

## # Fraud Case Report — C3749fb7e9096

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### ## Transaction

- txn\_id: T186369064
- user\_id: U1005 (grade=D)
- type: cash\_withdrawal
- status: approved
- amount: 899.37 EUR
- merchant: Online Electronics (mcc=5411)
- channel: card\_not\_present
- country: FR (home=NG)
- device\_id: D21551
- ip\_address: 157.94.98.216

### ## Decision

- Decision: **\*\*BLOCK\*\***
- Recommended action: High-confidence fraud: CNP + geo mismatch + velocity

### ## Evidence

- Risk level: CRITICAL (score=94)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 533.53
- Velocity proxy (15): 15
- User status counts: {'approved': 92, 'chargeback': 1, 'declined': 22, 'reversed': 5}
- User type counts: {'cash\_withdrawal': 18, 'refund': 15, 'purchase': 23, 'transfer': 48, 'subscription': 16}
- IP/device reuse top: [('U1005', 1)]

### ## Rationale

- Risk CRITICAL (score=94).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.