

## # Fraud Case Report — C1a81e4e8c149

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### ## Transaction

- txn\_id: T633882160
- user\_id: U1002 (grade=B)
- type: cash\_withdrawal
- status: reversed
- amount: 2520.3 AED
- merchant: Grocery (mcc=5411)
- channel: card\_not\_present
- country: NG (home=GB)
- device\_id: D77158
- ip\_address: 35.106.58.6

### ## Decision

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

### ## Evidence

- Risk level: CRITICAL (score=90)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash\_withdrawal, Suspicious
- User avg amount (last 80): 594.45
- Velocity proxy (15): 15
- User status counts: {'reversed': 4, 'approved': 84, 'declined': 24, 'chargeback': 8}
- User type counts: {'cash\_withdrawal': 12, 'transfer': 48, 'purchase': 29, 'refund': 19, 'subscription': 12}
- IP/device reuse top: [('U1002', 1)]

### ## Rationale

- Risk CRITICAL (score=90).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline ( $\geq 3x$ ).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.