

## # Fraud Case Report — C66889ca9655a

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### ## Transaction

- txn\_id: T681802514
- user\_id: U1002 (grade=B)
- type: cash\_withdrawal
- status: reversed
- amount: 1435.31 ZAR
- merchant: Luxury Goods (mcc=5944)
- channel: card\_not\_present
- country: KE (home=GB)
- device\_id: D20635
- ip\_address: 164.151.185.98

### ## Decision

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

### ## Evidence

- Risk level: CRITICAL (score=100)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash\_withdrawal, Suspicious
- User avg amount (last 80): 493.65
- Velocity proxy (15): 15
- User status counts: {'reversed': 8, 'approved': 90, 'declined': 19, 'chargeback': 3}
- User type counts: {'cash\_withdrawal': 24, 'transfer': 43, 'purchase': 29, 'subscription': 13, 'refund': 11}
- IP/device reuse top: [('U1002', 1)]

### ## Rationale

- Risk CRITICAL (score=100).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.