

## # Fraud Case Report — C2baa657f3472

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### ## Transaction

- txn\_id: T424862697
- user\_id: U1001 (grade=A)
- type: cash\_withdrawal
- status: approved
- amount: 630.35 ZAR
- merchant: Gaming (mcc=7994)
- channel: card\_not\_present
- country: GB (home=US)
- device\_id: D49957
- ip\_address: 78.121.204.145

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=64)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash\_withdrawal, Amount
- User avg amount (last 80): 506.95
- Velocity proxy (15): 15
- User status counts: {'approved': 97, 'declined': 16, 'reversed': 4, 'chargeback': 3}
- User type counts: {'cash\_withdrawal': 28, 'refund': 17, 'purchase': 17, 'subscription': 21, 'transfer': 37}
- IP/device reuse top: [('U1001', 1)]

### ## Rationale

- Risk HIGH (score=64).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.