

## # Fraud Case Report — C0693978a7f0f

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### ## Transaction

- txn\_id: T166954416
- user\_id: U1001 (grade=A)
- type: cash\_withdrawal
- status: declined
- amount: 1109.82 USD
- merchant: Gaming (mcc=7994)
- channel: card\_not\_present
- country: DE (home=US)
- device\_id: D98475
- ip\_address: 110.82.28.178

### ## Decision

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

### ## Evidence

- Risk level: CRITICAL (score=85)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash\_withdrawal, Suspicious
- User avg amount (last 80): 394.91
- Velocity proxy (15): 15
- User status counts: {'declined': 22, 'approved': 92, 'chargeback': 3, 'reversed': 3}
- User type counts: {'cash\_withdrawal': 19, 'transfer': 56, 'subscription': 14, 'purchase': 16, 'refund': 15}
- IP/device reuse top: [('U1001', 1)]

### ## Rationale

- Risk CRITICAL (score=85).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.