

## # Fraud Case Report — C6d5022c27b95

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### ## Transaction

- txn\_id: T912750708
- user\_id: U1001 (grade=A)
- type: cash\_withdrawal
- status: reversed
- amount: 910.29 ZAR
- merchant: Digital Goods (mcc=5816)
- channel: card\_not\_present
- country: NG (home=US)
- device\_id: D85266
- ip\_address: 239.12.200.6

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=72)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash\_withdrawal, Suspicious
- User avg amount (last 80): 451.33
- Velocity proxy (15): 15
- User status counts: {'reversed': 7, 'approved': 86, 'declined': 23, 'chargeback': 4}
- User type counts: {'cash\_withdrawal': 14, 'purchase': 31, 'subscription': 18, 'transfer': 38, 'refund': 19}
- IP/device reuse top: [('U1001', 1)]

### ## Rationale

- Risk HIGH (score=72).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.