# Fraud Case Report — Cfc2e0e800980
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## Transaction
- txn_id: T872245901
- user_id: U1005 (grade=D)
- type: cash_withdrawal
- status: approved
- amount: 3256.13 EUR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: DE (home=NG)
- device_id: D80509
- ip_address: 180.165.143.25

## Decision
- Decision: **BLOCK**
- Recommended action: High-confidence fraud: amount extremely above baseline

## Evidence
- Risk level: CRITICAL (score=107)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- User avg amount (last 80): 538.19
- Velocity proxy (15): 15
- User status counts: {'approved': 88, 'declined': 25, 'chargeback': 6, 'reversed': 1}
- User type counts: {'cash_withdrawal': 20, 'subscription': 15, 'transfer': 47, 'purchase': 28, 'refund': 10}
- IP/device reuse top: [('U1005', 1)]

## Rationale
- Risk CRITICAL (score=107).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline (>=3x).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.