

## # Fraud Case Report — C7926ddccdf3d

- Created: 2026-01-18T22:52:18.121380+00:00

### ## Transaction

- txn\_id: T857412843
- user\_id: U1005 (grade=D)
- type: cash\_withdrawal
- status: approved
- amount: 61.03 GBP
- merchant: Online Electronics (mcc=5411)
- channel: card\_not\_present
- country: DE (home=NG)
- device\_id: D35495
- ip\_address: 14.178.205.135

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=82)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 690.86
- Velocity proxy (15): 15
- User status counts: {'approved': 92, 'chargeback': 6, 'declined': 20, 'reversed': 2}
- User type counts: {'cash\_withdrawal': 21, 'purchase': 33, 'refund': 18, 'transfer': 38, 'subscription': 10}
- IP/device reuse top: [('U1005', 1)]

### ## Rationale

- Risk HIGH (score=82).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.