

## # Fraud Case Report — Ca18a150124a6

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### ## Transaction

- txn\_id: T232093001
- user\_id: U1005 (grade=D)
- type: cash\_withdrawal
- status: approved
- amount: 2771.73 AED
- merchant: Digital Goods (mcc=5816)
- channel: card\_not\_present
- country: DE (home=NG)
- device\_id: D83540
- ip\_address: 90.41.2.144

### ## Decision

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

### ## Evidence

- Risk level: CRITICAL (score=97)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 605.06
- Velocity proxy (15): 15
- User status counts: {'approved': 98, 'chargeback': 6, 'declined': 14, 'reversed': 2}
- User type counts: {'cash\_withdrawal': 23, 'subscription': 17, 'refund': 17, 'purchase': 27, 'transfer': 36}
- IP/device reuse top: [('U1005', 1)]

### ## Rationale

- Risk CRITICAL (score=97).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline ( $\geq 3x$ ).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.