

## # Fraud Case Report — C41c85993c54f

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### ## Transaction

- txn\_id: T175134069
- user\_id: U1002 (grade=B)
- type: cash\_withdrawal
- status: approved
- amount: 3274.21 GBP
- merchant: Digital Goods (mcc=5816)
- channel: card\_not\_present
- country: US (home=GB)
- device\_id: D45835
- ip\_address: 175.74.98.132

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=82)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash\_withdrawal, High amount
- User avg amount (last 80): 530.46
- Velocity proxy (15): 15
- User status counts: {'approved': 90, 'reversed': 8, 'chargeback': 2, 'declined': 20}
- User type counts: {'cash\_withdrawal': 16, 'transfer': 51, 'purchase': 18, 'refund': 21, 'subscription': 14}
- IP/device reuse top: [('U1002', 1)]

### ## Rationale

- Risk HIGH (score=82).
- 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.