

# Fraud Case Report — C3789b3953467  
- Created: 2026-01-18T22:56:33.599270+00:00

#### ## Transaction

- txn\_id: T890828819
- user\_id: U1002 (grade=B)
- type: cash\_withdrawal
- status: declined
- amount: 1022.44 ZAR
- merchant: Luxury Goods (mcc=5944)
- channel: card\_not\_present
- country: KE (home=GB)
- device\_id: D86510
- ip\_address: 24.18.208.148

#### ## Decision

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

#### ## Evidence

- Risk level: CRITICAL (score=100)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash\_withdrawal, Suspicious device
- User avg amount (last 80): 462.0
- Velocity proxy (15): 15
- User status counts: {'declined': 22, 'approved': 92, 'chargeback': 4, 'reversed': 2}
- User type counts: {'cash\_withdrawal': 16, 'subscription': 12, 'refund': 15, 'transfer': 52, 'purchase': 25}
- IP/device reuse top: [('U1002', 1)]

#### ## Rationale

- Risk CRITICAL (score=100).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.