

# Fraud Case Report — C5fb8b09ae2ca  
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### ## Transaction

- txn\_id: T809409363
- user\_id: U1001 (grade=A)
- type: cash\_withdrawal
- status: approved
- amount: 2881.2 EUR
- merchant: Gaming (mcc=7994)
- channel: card\_not\_present
- country: ZA (home=US)
- device\_id: D28981
- ip\_address: 2.136.17.59

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=77)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash\_withdrawal, High amount
- User avg amount (last 80): 434.27
- Velocity proxy (15): 15
- User status counts: {'approved': 96, 'reversed': 3, 'chargeback': 3, 'declined': 18}
- User type counts: {'cash\_withdrawal': 12, 'refund': 20, 'subscription': 18, 'transfer': 47, 'purchase': 23}
- IP/device reuse top: [('U1001', 1)]

### ## Rationale

- Risk HIGH (score=77).
- 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.