

## # Fraud Case Report — C8f37e143ef95

- Created: 2026-01-18T22:45:35.050558+00:00

### ## Transaction

- txn\_id: T655215206
- user\_id: U1002 (grade=B)
- type: cash\_withdrawal
- status: declined
- amount: 746.35 AED
- merchant: Luxury Goods (mcc=5944)
- channel: card\_present
- country: ZA (home=GB)
- device\_id: D92579
- ip\_address: 10.0.2.143

### ## Decision

- Decision: \*\*REVIEW\*\*
- Recommended action: Queue for manual review + step-up verification

### ## Evidence

- Risk level: HIGH (score=67)
- Reasons: Geo mismatch vs home, High-risk transaction type: cash\_withdrawal, Suspicious status: declined
- User avg amount (last 80): 546.05
- Velocity proxy (15): 15
- User status counts: {'declined': 21, 'approved': 88, 'chargeback': 4, 'reversed': 7}
- User type counts: {'cash\_withdrawal': 20, 'purchase': 30, 'refund': 13, 'subscription': 12, 'transfer': 45}
- IP/device reuse top: [('U1002', 2)]

### ## Rationale

- Risk HIGH (score=67).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.