Fraud Case Report — C5da213406417
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Transaction
- txn_id: T281671964
- user_id: U1004 (grade=A)
- type: cash_withdrawal
- status: reversed
- amount: 709.63 AED
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: FR (home=AE)
- device_id: D71558
- ip_address: 248.112.89.133

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

Evidence
- Risk level: HIGH (score=72)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash_withdrawal, Suspic
- User avg amount (last 80): 508.64
- Velocity proxy (15): 15
- User status counts: {'reversed': 4, 'approved': 90, 'chargeback': 5, 'declined': 21}
- User type counts: {'cash_withdrawal': 19, 'refund': 16, 'subscription': 20, 'purchase': 23, 'transfer': 42}
- IP/device reuse top: [('U1004', 1)]

Rationale
- Risk HIGH (score=72).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.