

Fraud Case Report — C5bade66b0e5f
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Transaction

- txn_id: T271644449
- user_id: U1004 (grade=A)
- type: cash_withdrawal
- status: declined
- amount: 730.96 EUR
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: DE (home=AE)
- device_id: D85989
- ip_address: 156.95.158.128

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, Suspicious
- User avg amount (last 80): 596.33
- Velocity proxy (15): 15
- User status counts: {'declined': 20, 'approved': 92, 'chargeback': 5, 'reversed': 3}
- User type counts: {'cash_withdrawal': 20, 'subscription': 22, 'purchase': 23, 'transfer': 36, 'refund': 19}
- 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.