

Fraud Case Report — C8f37e143ef95
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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.