

Fraud Case Report — C9b93de190477
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Transaction

- txn_id: T178786263
- user_id: U1004 (grade=A)
- type: cash_withdrawal
- status: approved
- amount: 1962.01 EUR
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: DE (home=AE)
- device_id: D62019
- ip_address: 44.253.143.8

Decision

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

Evidence

- Risk level: HIGH (score=77)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash_withdrawal, High a
- User avg amount (last 80): 1346.53
- Velocity proxy (15): 2
- User status counts: {'approved': 2}
- User type counts: {'cash_withdrawal': 2}
- IP/device reuse top: [('U1004', 1)]

Rationale

- Risk HIGH (score=77).
- Geo mismatch relative to customer profile.
- High-risk type combined with CNP channel increases fraud likelihood.