

# Fraud Case Report — C5bade66b0e5f  
- Created: 2026-01-18T22:53:36.484878+00:00

#### ## 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 merchant
- 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.