

Fraud Case Report — C27294020c646

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Transaction

- txn_id: T471259344
- user_id: U1004 (grade=A)
- type: cash_withdrawal
- status: approved
- amount: 3851.65 GBP
- merchant: Gaming (mcc=7994)
- channel: card_not_present
- country: NG (home=AE)
- device_id: D81368
- ip_address: 152.121.219.67

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): 1518.43
- Velocity proxy (15): 9
- User status counts: {'approved': 6, 'chargeback': 1, 'declined': 2}
- User type counts: {'cash_withdrawal': 4, 'refund': 1, 'purchase': 3, 'transfer': 1}
- 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.