Fraud Case Report — Caa2d8e6a4b6a
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Transaction
- txn_id: T506216779
- user_id: U1002 (grade=B)
- type: cash_withdrawal
- status: declined
- amount: 3168.86 AED
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: FR (home=GB)
- device_id: D94692
- ip_address: 190.5.93.96

Decision
- Decision: **BLOCK**
- Recommended action: High-confidence fraud: CNP + geo mismatch + velocity

Evidence
- Risk level: CRITICAL (score=90)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash_withdrawal, Suspic
- User avg amount (last 80): 558.78
- Velocity proxy (15): 15
- User status counts: {'declined': 21, 'approved': 89, 'reversed': 8, 'chargeback': 2}
- User type counts: {'cash_withdrawal': 17, 'transfer': 50, 'purchase': 18, 'refund': 21, 'subscription': 14}
- IP/device reuse top: [('U1002', 1)]

Rationale
- Risk CRITICAL (score=90).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline (>=3x).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.