

Fraud Case Report — C6e6e9f15205c

- Created: 2026-01-18T22:47:27.447846+00:00

Transaction

- txn_id: T510607051
- user_id: U1005 (grade=D)
- type: cash_withdrawal
- status: approved
- amount: 86.69 ZAR
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: US (home=NG)
- device_id: D42416
- ip_address: 10.0.5.53

Decision

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

Evidence

- Risk level: HIGH (score=72)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 543.09
- Velocity proxy (15): 15
- User status counts: {'approved': 91, 'declined': 24, 'reversed': 5}
- User type counts: {'cash_withdrawal': 17, 'purchase': 19, 'transfer': 52, 'refund': 15, 'subscription': 17}
- IP/device reuse top: [('U1005', 2)]

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.