

Fraud Case Report — C6d5022c27b95
- Created: 2026-01-18T22:35:12.113943+00:00

Transaction

- txn_id: T912750708
- user_id: U1001 (grade=A)
- type: cash_withdrawal
- status: reversed
- amount: 910.29 ZAR
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: NG (home=US)
- device_id: D85266
- ip_address: 239.12.200.6

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 behavior
- User avg amount (last 80): 451.33
- Velocity proxy (15): 15
- User status counts: {'reversed': 7, 'approved': 86, 'declined': 23, 'chargeback': 4}
- User type counts: {'cash_withdrawal': 14, 'purchase': 31, 'subscription': 18, 'transfer': 38, 'refund': 19}
- IP/device reuse top: [('U1001', 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.