

Fraud Case Report — Cb051d00a6148
- Created: 2026-01-18T22:27:17.606648+00:00

Transaction

- txn_id: T508845159
- user_id: U1005 (grade=D)
- type: cash_withdrawal
- status: chargeback
- amount: 305.67 AED
- merchant: Gaming (mcc=7994)
- channel: card_present
- country: NG (home=NG)
- device_id: D05000
- ip_address: 10.0.5.12

Decision

- Decision: **BLOCK**
- Recommended action: Confirmed fraud signal (chargeback): block + lock + investigation

Evidence

- Risk level: HIGH (score=62)
- Reasons: Lower customer grade: D, High-risk transaction type: cash_withdrawal, Fraud-confirming status
- User avg amount (last 80): 640.38
- Velocity proxy (15): 10
- User status counts: {'chargeback': 1, 'reversed': 2, 'approved': 7}
- User type counts: {'cash_withdrawal': 3, 'transfer': 4, 'subscription': 1, 'refund': 1, 'purchase': 1}
- IP/device reuse top: [('U1005', 7)]

Rationale

- Risk HIGH (score=62).
- IP/device reuse pattern across multiple users is suspicious.
- Chargeback observed (strong fraud confirmation signal).