

Fraud Case Report — C1a81e4e8c149
- Created: 2026-01-18T22:52:13.805132+00:00

Transaction

- txn_id: T633882160
- user_id: U1002 (grade=B)
- type: cash_withdrawal
- status: reversed
- amount: 2520.3 AED
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: NG (home=GB)
- device_id: D77158
- ip_address: 35.106.58.6

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, Suspicious location
- User avg amount (last 80): 594.45
- Velocity proxy (15): 15
- User status counts: {'reversed': 4, 'approved': 84, 'declined': 24, 'chargeback': 8}
- User type counts: {'cash_withdrawal': 12, 'transfer': 48, 'purchase': 29, 'refund': 19, 'subscription': 12}
- IP/device reuse top: [('U1002', 1)]

Rationale

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