Fraud Case Report — C95f1eb898cb8
- Created: 2026-01-18T22:28:25.405579+00:00

Transaction
- txn_id: T109109197
- user_id: U1005 (grade=D)
- type: cash_withdrawal
- status: approved
- amount: 584.5 AED
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: NG (home=NG)
- device_id: D05000
- ip_address: 10.0.5.121

Decision
- Decision: **REVIEW**
- Recommended action: Queue for manual review + step-up verification

Evidence
- Risk level: HIGH (score=69)
- Reasons: Lower customer grade: D, Card-not-present, High-risk transaction type: cash_withdrawal, Amo
- User avg amount (last 80): 611.57
- Velocity proxy (15): 15
- User status counts: {'approved': 28, 'chargeback': 2, 'declined': 1, 'reversed': 2}
- User type counts: {'cash_withdrawal': 8, 'refund': 7, 'subscription': 6, 'transfer': 8, 'purchase': 4}
- IP/device reuse top: [('U1005', 23)]

Rationale
- Risk HIGH (score=69).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple users is suspicious.