

Fraud Case Report — Cbe5a5e231963

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Transaction

- txn_id: T739164408
- user_id: U1005 (grade=D)
- type: cash_withdrawal
- status: approved
- amount: 3835.56 AED
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: US (home=NG)
- device_id: D87831
- ip_address: 138.227.125.185

Decision

- Decision: ****BLOCK****
- Recommended action: High-confidence fraud: amount extremely above baseline

Evidence

- Risk level: CRITICAL (score=97)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 636.57
- Velocity proxy (15): 15
- User status counts: {'approved': 98, 'reversed': 5, 'declined': 13, 'chargeback': 4}
- User type counts: {'cash_withdrawal': 22, 'transfer': 39, 'purchase': 24, 'refund': 16, 'subscription': 19}
- IP/device reuse top: [('U1005', 1)]

Rationale

- Risk CRITICAL (score=97).
- 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.