

Fraud Case Report — Ca18a150124a6
- Created: 2026-01-18T22:42:11.392037+00:00

Transaction

- txn_id: T232093001
- user_id: U1005 (grade=D)
- type: cash_withdrawal
- status: approved
- amount: 2771.73 AED
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: DE (home=NG)
- device_id: D83540
- ip_address: 90.41.2.144

Decision

- Decision: **BLOCK**
- Recommended action: High-confidence fraud: CNP + geo mismatch + velocity

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): 605.06
- Velocity proxy (15): 15
- User status counts: {'approved': 98, 'chargeback': 6, 'declined': 14, 'reversed': 2}
- User type counts: {'cash_withdrawal': 23, 'subscription': 17, 'refund': 17, 'purchase': 27, 'transfer': 36}
- 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.