

Fraud Case Report — Cc4a2fd958289
- Created: 2026-01-18T22:31:21.118318+00:00

Transaction

- txn_id: T456281802
- user_id: U1002 (grade=B)
- type: cash_withdrawal
- status: approved
- amount: 1630.1 GBP
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: NG (home=GB)
- device_id: D38273
- ip_address: 123.83.167.179

Decision

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

Evidence

- Risk level: CRITICAL (score=92)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash_withdrawal, High a
- User avg amount (last 80): 550.03
- Velocity proxy (15): 15
- User status counts: {'approved': 53, 'declined': 22, 'reversed': 5, 'chargeback': 2}
- User type counts: {'cash_withdrawal': 11, 'refund': 7, 'transfer': 43, 'subscription': 8, 'purchase': 13}
- IP/device reuse top: [('U1002', 1)]

Rationale

- Risk CRITICAL (score=92).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.