

Fraud Case Report — C66e9d9989168

- Created: 2026-01-18T22:57:19.423362+00:00

Transaction

- txn_id: T511534309
- user_id: U1005 (grade=D)
- type: cash_withdrawal
- status: approved
- amount: 211.66 USD
- merchant: Luxury Goods (mcc=5944)
- channel: card_present
- country: US (home=NG)
- device_id: D79979
- ip_address: 96.225.208.119

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Lower customer grade: D, Geo mismatch vs home, High-risk transaction type: cash_withdrawal
- User avg amount (last 80): 506.05
- Velocity proxy (15): 15
- User status counts: {'approved': 90, 'reversed': 3, 'declined': 22, 'chargeback': 5}
- User type counts: {'cash_withdrawal': 14, 'subscription': 20, 'transfer': 52, 'purchase': 24, 'refund': 10}
- IP/device reuse top: [('U1005', 1)]

Rationale

- Risk HIGH (score=62).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.