

Fraud Case Report — Cdba9255de324

- Created: 2026-01-18T22:27:18.411705+00:00

Transaction

- txn_id: T757701636
- user_id: U1005 (grade=D)
- type: cash_withdrawal
- status: approved
- amount: 31.78 EUR
- merchant: Gaming (mcc=7994)
- channel: card_not_present
- country: GB (home=NG)
- device_id: D05000
- ip_address: 91.120.6.237

Decision

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

Evidence

- Risk level: HIGH (score=72)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 585.05
- Velocity proxy (15): 11
- User status counts: {'approved': 8, 'chargeback': 1, 'reversed': 2}
- User type counts: {'cash_withdrawal': 4, 'transfer': 4, 'subscription': 1, 'refund': 1, 'purchase': 1}
- IP/device reuse top: [('U1005', 8)]

Rationale

- Risk HIGH (score=72).
- Geo mismatch relative to customer profile.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple users is suspicious.