

Fraud Case Report — Cdd9594000622
- Created: 2026-01-18T22:30:12.814773+00:00

Transaction

- txn_id: T577475097
- user_id: U1002 (grade=B)
- type: purchase
- status: approved
- amount: 2395.9 AED
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: NG (home=GB)
- device_id: D02000
- ip_address: 10.0.2.76

Decision

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

Evidence

- Risk level: HIGH (score=80)
- Reasons: Card-not-present, Geo mismatch vs home, High amount \geq 1000, High-risk merchant category
- User avg amount (last 80): 539.3
- Velocity proxy (15): 15
- User status counts: {'approved': 38, 'chargeback': 2, 'declined': 13, 'reversed': 4}
- User type counts: {'purchase': 11, 'cash_withdrawal': 7, 'subscription': 6, 'refund': 6, 'transfer': 27}
- IP/device reuse top: [('U1002', 43)]

Rationale

- Risk HIGH (score=80).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.