

Fraud Case Report — Ccb51e2427d29
- Created: 2026-01-18T22:45:44.173870+00:00

Transaction

- txn_id: T906556742
- user_id: U1005 (grade=D)
- type: transfer
- status: approved
- amount: 570.37 EUR
- merchant: Gaming (mcc=7994)
- channel: card_not_present
- country: GB (home=NG)
- device_id: D05000
- ip_address: 201.209.247.94

Decision

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

Evidence

- Risk level: HIGH (score=84)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 570.08
- Velocity proxy (15): 15
- User status counts: {'approved': 97, 'declined': 14, 'reversed': 6, 'chargeback': 3}
- User type counts: {'transfer': 42, 'subscription': 20, 'refund': 17, 'purchase': 24, 'cash_withdrawal': 17}
- IP/device reuse top: [('U1005', 200)]

Rationale

- Risk HIGH (score=84).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple users is suspicious.