

Fraud Case Report — C91956170484a

- Created: 2026-01-18T22:49:39.134319+00:00

Transaction

- txn_id: T574248524
- user_id: U1004 (grade=A)
- type: transfer
- status: declined
- amount: 594.8 ZAR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: DE (home=AE)
- device_id: D04000
- ip_address: 213.20.93.35

Decision

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

Evidence

- Risk level: HIGH (score=82)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Suspicious status
- User avg amount (last 80): 531.78
- Velocity proxy (15): 15
- User status counts: {'declined': 16, 'approved': 99, 'chargeback': 4, 'reversed': 1}
- User type counts: {'transfer': 36, 'refund': 16, 'subscription': 18, 'purchase': 38, 'cash_withdrawal': 12}
- IP/device reuse top: [('U1004', 200)]

Rationale

- Risk HIGH (score=82).
- 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.