

Fraud Case Report — C0608d381ef50
- Created: 2026-01-18T22:37:08.486022+00:00

Transaction

- txn_id: T991023304
- user_id: U1004 (grade=A)
- type: transfer
- status: approved
- amount: 651.94 ZAR
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: US (home=AE)
- device_id: D04000
- ip_address: 10.0.4.29

Decision

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

Evidence

- Risk level: HIGH (score=64)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Amount >= 500
- User avg amount (last 80): 551.35
- Velocity proxy (15): 15
- User status counts: {'approved': 87, 'declined': 25, 'chargeback': 4, 'reversed': 4}
- User type counts: {'transfer': 45, 'cash_withdrawal': 19, 'subscription': 11, 'purchase': 25, 'refund': 20}
- IP/device reuse top: [('U1004', 191)]

Rationale

- Risk HIGH (score=64).
- 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.