

Fraud Case Report — C35902379355d

- Created: 2026-01-18T22:37:07.764758+00:00

Transaction

- txn_id: T778744197
- user_id: U1004 (grade=A)
- type: transfer
- status: declined
- amount: 147.82 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=60)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Suspicious status
- User avg amount (last 80): 559.87
- Velocity proxy (15): 15
- User status counts: {'declined': 24, 'approved': 87, 'chargeback': 5, 'reversed': 4}
- User type counts: {'transfer': 41, 'cash_withdrawal': 19, 'subscription': 11, 'purchase': 29, 'refund': 20}
- IP/device reuse top: [('U1004', 186)]

Rationale

- Risk HIGH (score=60).
- 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.