

Fraud Case Report — C0dcba3bc9a90
- Created: 2026-01-18T22:37:03.328698+00:00

Transaction

- txn_id: T759362978
- user_id: U1003 (grade=C)
- type: cash_withdrawal
- status: approved
- amount: 600.29 AED
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D03000
- ip_address: 80.234.209.193

Decision

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

Evidence

- Risk level: HIGH (score=77)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 436.07
- Velocity proxy (15): 15
- User status counts: {'approved': 88, 'declined': 25, 'reversed': 3, 'chargeback': 4}
- User type counts: {'cash_withdrawal': 16, 'subscription': 13, 'transfer': 52, 'refund': 11, 'purchase': 28}
- IP/device reuse top: [('U1003', 171)]

Rationale

- Risk HIGH (score=77).
- 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.