

Fraud Case Report — C9560ffec08d7

- Created: 2026-01-18T22:56:55.782057+00:00

Transaction

- txn_id: T552616536
- user_id: U1003 (grade=C)
- type: cash_withdrawal
- status: approved
- amount: 648.68 EUR
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D03000
- ip_address: 10.0.3.106

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): 465.55
- Velocity proxy (15): 15
- User status counts: {'approved': 86, 'reversed': 5, 'declined': 23, 'chargeback': 6}
- User type counts: {'cash_withdrawal': 26, 'subscription': 15, 'purchase': 24, 'transfer': 43, 'refund': 12}
- IP/device reuse top: [('U1003', 200)]

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.