

Fraud Case Report — C573383ab8d0f
- Created: 2026-01-18T22:42:20.518601+00:00

Transaction

- txn_id: T624588598
- user_id: U1002 (grade=B)
- type: transfer
- status: declined
- amount: 238.27 AED
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: NG (home=GB)
- device_id: D02000
- ip_address: 25.146.173.9

Decision

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

Evidence

- Risk level: HIGH (score=65)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Suspicious status
- User avg amount (last 80): 535.54
- Velocity proxy (15): 15
- User status counts: {'declined': 17, 'approved': 95, 'reversed': 5, 'chargeback': 3}
- User type counts: {'transfer': 43, 'cash_withdrawal': 17, 'refund': 20, 'purchase': 27, 'subscription': 13}
- IP/device reuse top: [('U1002', 200)]

Rationale

- Risk HIGH (score=65).
- 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.