Fraud Case Report — C008764666e64
- Created: 2026-01-18T22:40:47.675079+00:00

Transaction
- txn_id: T543790810
- user_id: U1005 (grade=D)
- type: purchase
- status: approved
- amount: 3057.2 AED
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: US (home=NG)
- device_id: D05000
- ip_address: 10.0.5.217

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

Evidence
- Risk level: CRITICAL (score=95)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High amount >= 1000, H
- User avg amount (last 80): 611.42
- Velocity proxy (15): 15
- User status counts: {'approved': 90, 'chargeback': 4, 'declined': 24, 'reversed': 2}
- User type counts: {'purchase': 22, 'refund': 13, 'subscription': 15, 'cash_withdrawal': 24, 'transfer': 46}
- IP/device reuse top: [('U1005', 200)]

Rationale
- Risk CRITICAL (score=95).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline (>=3x).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.