

Fraud Case Report — C2a14d22c2456

- Created: 2026-01-18T22:37:27.844233+00:00

Transaction

- txn_id: T782417001
- user_id: U1005 (grade=D)
- type: transfer
- status: declined
- amount: 482.57 USD
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: FR (home=NG)
- device_id: D05000
- ip_address: 222.12.90.94

Decision

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

Evidence

- Risk level: CRITICAL (score=90)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 490.88
- Velocity proxy (15): 15
- User status counts: {'declined': 30, 'approved': 83, 'chargeback': 6, 'reversed': 1}
- User type counts: {'transfer': 54, 'refund': 9, 'cash_withdrawal': 18, 'subscription': 14, 'purchase': 25}
- IP/device reuse top: [('U1005', 191)]

Rationale

- Risk CRITICAL (score=90).
- 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.