

Fraud Case Report — C27691644dbba
- Created: 2026-01-18T22:31:12.962614+00:00

Transaction

- txn_id: T420326192
- user_id: U1004 (grade=A)
- type: transfer
- status: approved
- amount: 559.91 ZAR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: NG (home=AE)
- device_id: D52959
- ip_address: 10.0.4.224

Decision

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

Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Amount >= 500
- User avg amount (last 80): 499.83
- Velocity proxy (15): 15
- User status counts: {'approved': 76, 'chargeback': 7, 'declined': 26, 'reversed': 3}
- User type counts: {'transfer': 47, 'subscription': 10, 'refund': 16, 'purchase': 20, 'cash_withdrawal': 19}
- IP/device reuse top: [('U1004', 1)]

Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.