Fraud Case Report — C6d7d4b8cf8ea
- Created: 2026-01-18T22:42:20.834640+00:00

Transaction
- txn_id: T752704644
- user_id: U1002 (grade=B)
- type: transfer
- status: approved
- amount: 526.15 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=69)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Amount >= 500
- User avg amount (last 80): 503.64
- Velocity proxy (15): 15
- User status counts: {'approved': 95, 'declined': 17, 'reversed': 5, 'chargeback': 3}
- User type counts: {'transfer': 45, 'cash_withdrawal': 17, 'refund': 19, 'purchase': 26, 'subscription': 13}
- IP/device reuse top: [('U1002', 200)]

Rationale
- Risk HIGH (score=69).
- 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.