

Fraud Case Report — C77ba9a4bcd3
- Created: 2026-01-18T22:51:23.043255+00:00

Transaction

- txn_id: T679634511
- user_id: U1004 (grade=A)
- type: purchase
- status: approved
- amount: 1153.59 GBP
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: DE (home=AE)
- device_id: D04000
- ip_address: 108.244.173.195

Decision

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

Evidence

- Risk level: HIGH (score=75)
- Reasons: Card-not-present, Geo mismatch vs home, High amount ≥ 1000 , High-risk merchant category
- User avg amount (last 80): 503.54
- Velocity proxy (15): 15
- User status counts: {'approved': 94, 'chargeback': 7, 'declined': 18, 'reversed': 1}
- User type counts: {'purchase': 31, 'subscription': 21, 'cash_withdrawal': 17, 'transfer': 34, 'refund': 17}
- IP/device reuse top: [('U1004', 200)]

Rationale

- Risk HIGH (score=75).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.