

Fraud Case Report — C56a0c974a086
- Created: 2026-01-18T22:43:37.886595+00:00

Transaction

- txn_id: T931777831
- user_id: U1003 (grade=C)
- type: transfer
- status: approved
- amount: 253.55 GBP
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D03000
- ip_address: 10.0.3.77

Decision

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

Evidence

- Risk level: HIGH (score=75)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 552.27
- Velocity proxy (15): 15
- User status counts: {'approved': 88, 'declined': 22, 'chargeback': 5, 'reversed': 5}
- User type counts: {'transfer': 45, 'purchase': 17, 'cash_withdrawal': 20, 'refund': 20, 'subscription': 18}
- IP/device reuse top: [('U1003', 200)]

Rationale

- Risk HIGH (score=75).
- 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.