Fraud Case Report — C26fcc658d3ea
- Created: 2026-01-18T22:42:07.504968+00:00

Transaction
- txn_id: T491431335
- user_id: U1003 (grade=C)
- type: purchase
- status: approved
- amount: 5.82 AED
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: DE (home=ZA)
- device_id: D03000
- ip_address: 183.233.3.188

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

Evidence
- Risk level: HIGH (score=83)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Test-charge pattern
- User avg amount (last 80): 583.91
- Velocity proxy (15): 15
- User status counts: {'approved': 92, 'reversed': 5, 'declined': 20, 'chargeback': 3}
- User type counts: {'purchase': 21, 'cash_withdrawal': 21, 'subscription': 16, 'transfer': 46, 'refund': 16}
- IP/device reuse top: [('U1003', 200)]

Rationale
- Risk HIGH (score=83).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.