

Fraud Case Report — C80d283bf42da
- Created: 2026-01-18T22:57:13.114780+00:00

Transaction

- txn_id: T591962594
- user_id: U1003 (grade=C)
- type: subscription
- status: declined
- amount: 73.78 GBP
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D03000
- ip_address: 10.0.3.36

Decision

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

Evidence

- Risk level: HIGH (score=61)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Suspicious status: declined
- User avg amount (last 80): 478.17
- Velocity proxy (15): 15
- User status counts: {'declined': 24, 'approved': 85, 'reversed': 5, 'chargeback': 6}
- User type counts: {'subscription': 16, 'transfer': 43, 'cash_withdrawal': 25, 'purchase': 24, 'refund': 12}
- IP/device reuse top: [('U1003', 200)]

Rationale

- Risk HIGH (score=61).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.