Fraud Case Report — C66866a53910c
- Created: 2026-01-18T22:36:03.802247+00:00

Transaction
- txn_id: T397062799
- user_id: U1005 (grade=D)
- type: transfer
- status: declined
- amount: 580.97 AED
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: ZA (home=NG)
- device_id: D05000
- ip_address: 10.0.5.171

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

Evidence
- Risk level: CRITICAL (score=92)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- User avg amount (last 80): 519.39
- Velocity proxy (15): 15
- User status counts: {'declined': 24, 'approved': 89, 'reversed': 2, 'chargeback': 5}
- User type counts: {'transfer': 46, 'subscription': 16, 'purchase': 27, 'cash_withdrawal': 17, 'refund': 14}
- IP/device reuse top: [('U1005', 155)]

Rationale
- Risk CRITICAL (score=92).
- 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.