

Fraud Case Report — C299458b6c8aa
- Created: 2026-01-18T22:31:46.798370+00:00

Transaction

- txn_id: T614415855
- user_id: U1004 (grade=A)
- type: purchase
- status: approved
- amount: 7.79 USD
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: ZA (home=AE)
- device_id: D26548
- ip_address: 10.0.4.139

Decision

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

Evidence

- Risk level: HIGH (score=70)
- Reasons: Card-not-present, Geo mismatch vs home, Test-charge pattern
- User avg amount (last 80): 571.92
- Velocity proxy (15): 15
- User status counts: {'approved': 84, 'declined': 26, 'chargeback': 7, 'reversed': 3}
- User type counts: {'purchase': 24, 'transfer': 51, 'subscription': 12, 'cash_withdrawal': 17, 'refund': 16}
- IP/device reuse top: [('U1004', 1)]

Rationale

- Risk HIGH (score=70).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.