Fraud Case Report — C4d1039d210e4
- Created: 2026-01-18T22:37:38.231811+00:00

Transaction
- txn_id: T258385365
- user_id: U1001 (grade=A)
- type: transfer
- status: approved
- amount: 627.6 AED
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: FR (home=US)
- device_id: D01000
- ip_address: 10.0.1.106

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

Evidence
- Risk level: HIGH (score=64)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Amount >= 500
- User avg amount (last 80): 571.62
- Velocity proxy (15): 15
- User status counts: {'approved': 84, 'declined': 30, 'chargeback': 3, 'reversed': 3}
- User type counts: {'transfer': 63, 'purchase': 23, 'subscription': 11, 'cash_withdrawal': 16, 'refund': 7}
- IP/device reuse top: [('U1001', 171)]

Rationale
- Risk HIGH (score=64).
- 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.