Fraud Case Report — Ce1c19bede057
- Created: 2026-01-18T22:38:15.196500+00:00

Transaction
- txn_id: T662433478
- user_id: U1003 (grade=C)
- type: cash_withdrawal
- status: declined
- amount: 2166.36 AED
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D87437
- ip_address: 47.217.227.11

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

Evidence
- Risk level: CRITICAL (score=108)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- User avg amount (last 80): 562.89
- Velocity proxy (15): 15
- User status counts: {'declined': 28, 'approved': 85, 'reversed': 3, 'chargeback': 4}
- User type counts: {'cash_withdrawal': 13, 'refund': 11, 'transfer': 58, 'purchase': 27, 'subscription': 11}
- IP/device reuse top: [('U1003', 1)]

Rationale
- Risk CRITICAL (score=108).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline (>=3x).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.