

Fraud Case Report — C2d3865a540e2

- Created: 2026-01-18T22:31:14.083218+00:00

Transaction

- txn_id: T177269096
- user_id: U1005 (grade=D)
- type: refund
- status: declined
- amount: 66.46 USD
- merchant: Gaming (mcc=7994)
- channel: card_not_present
- country: US (home=NG)
- device_id: D05000
- ip_address: 10.0.5.48

Decision

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

Evidence

- Risk level: HIGH (score=68)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, Suspicious status: declined
- User avg amount (last 80): 578.5
- Velocity proxy (15): 15
- User status counts: {'declined': 9, 'approved': 75, 'chargeback': 4, 'reversed': 3}
- User type counts: {'refund': 16, 'transfer': 26, 'purchase': 18, 'subscription': 15, 'cash_withdrawal': 16}
- IP/device reuse top: [('U1005', 67)]

Rationale

- Risk HIGH (score=68).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.