

Fraud Case Report — C8d443a7c5f23
- Created: 2026-01-18T22:46:22.445962+00:00

Transaction

- txn_id: T625189504
- user_id: U1004 (grade=A)
- type: purchase
- status: approved
- amount: 2345.91 GBP
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: FR (home=AE)
- device_id: D04000
- ip_address: 10.0.4.124

Decision

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

Evidence

- Risk level: HIGH (score=75)
- Reasons: Card-not-present, Geo mismatch vs home, High amount \geq 1000, High-risk merchant category
- User avg amount (last 80): 475.13
- Velocity proxy (15): 15
- User status counts: {'approved': 99, 'declined': 13, 'chargeback': 7, 'reversed': 1}
- User type counts: {'purchase': 43, 'transfer': 29, 'subscription': 16, 'refund': 17, 'cash_withdrawal': 15}
- IP/device reuse top: [('U1004', 200)]

Rationale

- Risk HIGH (score=75).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.