

Fraud Case Report — C40ba879dcb7b
- Created: 2026-01-18T22:47:59.299844+00:00

Transaction

- txn_id: T499697576
- user_id: U1001 (grade=A)
- type: transfer
- status: declined
- amount: 442.04 EUR
- merchant: Gaming (mcc=7994)
- channel: card_not_present
- country: ZA (home=US)
- device_id: D30722
- ip_address: 10.0.1.202

Decision

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

Evidence

- Risk level: HIGH (score=60)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Suspicious stat
- User avg amount (last 80): 615.4
- Velocity proxy (15): 15
- User status counts: {'declined': 16, 'approved': 94, 'reversed': 7, 'chargeback': 3}
- User type counts: {'transfer': 24, 'purchase': 21, 'cash_withdrawal': 30, 'refund': 23, 'subscription': 22}
- IP/device reuse top: [('U1001', 7)]

Rationale

- Risk HIGH (score=60).
- 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.