

Fraud Case Report — C7ea930c06f7f
- Created: 2026-01-18T22:42:24.985169+00:00

Transaction

- txn_id: T261862279
- user_id: U1005 (grade=D)
- type: transfer
- status: approved
- amount: 155.28 AED
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: US (home=NG)
- device_id: D05000
- ip_address: 199.177.23.203

Decision

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

Evidence

- Risk level: HIGH (score=82)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 635.89
- Velocity proxy (15): 15
- User status counts: {'approved': 99, 'declined': 13, 'reversed': 3, 'chargeback': 5}
- User type counts: {'transfer': 36, 'cash_withdrawal': 25, 'subscription': 18, 'refund': 16, 'purchase': 25}
- IP/device reuse top: [('U1005', 200)]

Rationale

- Risk HIGH (score=82).
- 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.