Fraud Case Report — C90eb4cded29a
- Created: 2026-01-18T22:52:01.639839+00:00

Transaction
- txn_id: T773045338
- user_id: U1001 (grade=A)
- type: transfer
- status: approved
- amount: 286.93 ZAR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: DE (home=US)
- device_id: D55388
- ip_address: 10.0.1.73

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

Evidence
- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, High-risk merch
- User avg amount (last 80): 498.18
- Velocity proxy (15): 15
- User status counts: {'approved': 90, 'declined': 23, 'reversed': 5, 'chargeback': 2}
- User type counts: {'transfer': 53, 'purchase': 25, 'refund': 17, 'subscription': 12, 'cash_withdrawal': 13}
- IP/device reuse top: [('U1001', 7)]

Rationale
- Risk HIGH (score=62).
- 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.