

Fraud Case Report — Cfa35944a3562

- Created: 2026-01-18T22:54:04.885376+00:00

Transaction

- txn_id: T800829063
- user_id: U1002 (grade=B)
- type: transfer
- status: approved
- amount: 590.81 GBP
- merchant: Gaming (mcc=7994)
- channel: card_not_present
- country: ZA (home=GB)
- device_id: D71939
- ip_address: 10.0.2.94

Decision

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

Evidence

- Risk level: HIGH (score=69)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Amount >= 500
- User avg amount (last 80): 611.33
- Velocity proxy (15): 15
- User status counts: {'approved': 85, 'declined': 26, 'chargeback': 6, 'reversed': 3}
- User type counts: {'transfer': 57, 'subscription': 13, 'refund': 13, 'purchase': 23, 'cash_withdrawal': 14}
- IP/device reuse top: [('U1002', 2)]

Rationale

- Risk HIGH (score=69).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.