

Fraud Case Report — C829141a3f350
- Created: 2026-01-18T22:46:00.355396+00:00

Transaction

- txn_id: T714939266
- user_id: U1002 (grade=B)
- type: transfer
- status: approved
- amount: 528.53 AED
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: FR (home=GB)
- device_id: D92470
- ip_address: 10.0.2.44

Decision

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

Evidence

- Risk level: HIGH (score=79)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Amount >= 500
- User avg amount (last 80): 481.51
- Velocity proxy (15): 15
- User status counts: {'approved': 93, 'declined': 17, 'chargeback': 3, 'reversed': 7}
- User type counts: {'transfer': 41, 'cash_withdrawal': 23, 'purchase': 31, 'subscription': 13, 'refund': 12}
- IP/device reuse top: [('U1002', 3)]

Rationale

- Risk HIGH (score=79).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.