

Fraud Case Report — C87ab31b6795d

- Created: 2026-01-18T22:51:59.004722+00:00

Transaction

- txn_id: T816536530
- user_id: U1001 (grade=A)
- type: purchase
- status: approved
- amount: 1394.96 EUR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: ZA (home=US)
- device_id: D11205
- ip_address: 10.0.1.131

Decision

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

Evidence

- Risk level: HIGH (score=75)
- Reasons: Card-not-present, Geo mismatch vs home, High amount ≥ 1000 , High-risk merchant category
- User avg amount (last 80): 500.51
- Velocity proxy (15): 15
- User status counts: {'approved': 92, 'declined': 21, 'reversed': 5, 'chargeback': 2}
- User type counts: {'purchase': 26, 'refund': 20, 'subscription': 13, 'transfer': 46, 'cash_withdrawal': 15}
- IP/device reuse top: [('U1001', 4)]

Rationale

- Risk HIGH (score=75).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.