Fraud Case Report — Cb2851d264dff
- Created: 2026-01-18T22:30:24.358003+00:00

Transaction
- txn_id: T691037500
- user_id: U1006 (grade=C)
- type: transfer
- status: approved
- amount: 56.35 AED
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: NG (home=KE)
- device_id: D78747
- ip_address: 10.0.6.71

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

Evidence
- Risk level: HIGH (score=65)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- User avg amount (last 80): 488.54
- Velocity proxy (15): 15
- User status counts: {'approved': 55, 'declined': 18, 'reversed': 2, 'chargeback': 2}
- User type counts: {'transfer': 34, 'subscription': 9, 'purchase': 19, 'refund': 7, 'cash_withdrawal': 8}
- IP/device reuse top: [('U1006', 11)]

Rationale
- Risk HIGH (score=65).
- 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.