Fraud Case Report — Cdee38006ef5b
- Created: 2026-01-18T22:28:59.898195+00:00

Transaction
- txn_id: T427141813
- user_id: U1005 (grade=D)
- type: subscription
- status: approved
- amount: 40.74 EUR
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: DE (home=NG)
- device_id: D05000
- ip_address: 10.0.5.58

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

Evidence
- Risk level: HIGH (score=60)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home
- User avg amount (last 80): 637.58
- Velocity proxy (15): 15
- User status counts: {'approved': 34, 'declined': 2, 'chargeback': 2, 'reversed': 2}
- User type counts: {'subscription': 8, 'transfer': 10, 'refund': 8, 'purchase': 5, 'cash_withdrawal': 9}
- IP/device reuse top: [('U1005', 27)]

Rationale
- Risk HIGH (score=60).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.