

Fraud Case Report — Cf7e0c3ba398b

- Created: 2026-01-18T22:47:04.369574+00:00

Transaction

- txn_id: T928295200
- user_id: U1003 (grade=C)
- type: purchase
- status: approved
- amount: 1175.07 EUR
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: FR (home=ZA)
- device_id: D03000
- ip_address: 30.96.227.190

Decision

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

Evidence

- Risk level: CRITICAL (score=88)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High amount ≥ 1000 , H
- User avg amount (last 80): 525.92
- Velocity proxy (15): 15
- User status counts: {'approved': 82, 'reversed': 6, 'declined': 25, 'chargeback': 7}
- User type counts: {'purchase': 16, 'transfer': 62, 'subscription': 17, 'cash_withdrawal': 11, 'refund': 14}
- IP/device reuse top: [('U1003', 200)]

Rationale

- Risk CRITICAL (score=88).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.