

Fraud Case Report — C64bd93506559
- Created: 2026-01-18T22:54:56.164357+00:00

Transaction

- txn_id: T630054797
- user_id: U1004 (grade=A)
- type: transfer
- status: approved
- amount: 638.71 USD
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: KE (home=AE)
- device_id: D04000
- ip_address: 144.240.126.49

Decision

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

Evidence

- Risk level: HIGH (score=64)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Amount >= 500
- User avg amount (last 80): 519.81
- Velocity proxy (15): 15
- User status counts: {'approved': 91, 'declined': 20, 'chargeback': 6, 'reversed': 3}
- User type counts: {'transfer': 38, 'cash_withdrawal': 17, 'purchase': 25, 'refund': 21, 'subscription': 19}
- IP/device reuse top: [('U1004', 200)]

Rationale

- Risk HIGH (score=64).
- 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.