Fraud Case Report — C7ff82b7d1879
- Created: 2026-01-18T22:42:21.219105+00:00

Transaction
- txn_id: T890593373
- user_id: U1002 (grade=B)
- type: transfer
- status: declined
- amount: 441.09 AED
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: NG (home=GB)
- device_id: D02000
- ip_address: 25.146.173.9

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

Evidence
- Risk level: HIGH (score=65)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Suspicious stat
- User avg amount (last 80): 492.9
- Velocity proxy (15): 15
- User status counts: {'declined': 20, 'approved': 92, 'reversed': 5, 'chargeback': 3}
- User type counts: {'transfer': 47, 'cash_withdrawal': 16, 'refund': 19, 'purchase': 25, 'subscription': 13}
- IP/device reuse top: [('U1002', 200)]

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.