

Fraud Case Report — C6db61e6a6ee4
- Created: 2026-01-18T22:28:30.975146+00:00

Transaction

- txn_id: T444554566
- user_id: U1003 (grade=C)
- type: transfer
- status: approved
- amount: 565.03 EUR
- merchant: Gaming (mcc=7994)
- channel: card_not_present
- country: FR (home=ZA)
- device_id: D03000
- ip_address: 10.0.3.187

Decision

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

Evidence

- Risk level: HIGH (score=77)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 415.77
- Velocity proxy (15): 15
- User status counts: {'approved': 27, 'declined': 1, 'chargeback': 2}
- User type counts: {'transfer': 8, 'purchase': 11, 'refund': 2, 'cash_withdrawal': 5, 'subscription': 4}
- IP/device reuse top: [('U1003', 21)]

Rationale

- Risk HIGH (score=77).
- 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.