

Fraud Case Report — Cfd74357d4c1f
- Created: 2026-01-18T22:36:14.923968+00:00

Transaction

- txn_id: T920775703
- user_id: U1003 (grade=C)
- type: transfer
- status: approved
- amount: 578.05 EUR
- merchant: Gaming (mcc=7994)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D03000
- ip_address: 10.0.3.49

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): 519.31
- Velocity proxy (15): 15
- User status counts: {'approved': 86, 'declined': 27, 'reversed': 3, 'chargeback': 4}
- User type counts: {'transfer': 59, 'subscription': 13, 'purchase': 26, 'refund': 8, 'cash_withdrawal': 14}
- IP/device reuse top: [('U1003', 155)]

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.