

# Fraud Case Report — C3464a9525e46  
- Created: 2026-01-18T22:35:27.261425+00:00

#### ## Transaction

- txn\_id: T816040580
- user\_id: U1006 (grade=C)
- type: purchase
- status: approved
- amount: 2270.71 USD
- merchant: Online Electronics (mcc=5411)
- channel: card\_not\_present
- country: AE (home=KE)
- device\_id: D06000
- ip\_address: 10.0.6.53

#### ## 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, High velocity
- User avg amount (last 80): 585.35
- Velocity proxy (15): 15
- User status counts: {'approved': 88, 'declined': 22, 'chargeback': 6, 'reversed': 4}
- User type counts: {'purchase': 30, 'cash\_withdrawal': 20, 'refund': 16, 'transfer': 50, 'subscription': 4}
- IP/device reuse top: [('U1006', 109)]

#### ## Rationale

- Risk CRITICAL (score=88).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline (>=3x).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.