Fraud Case Report — Cca1a555412f8
- Created: 2026-01-18T22:55:11.945273+00:00

Transaction
- txn_id: T524193829
- user_id: U1006 (grade=C)
- type: transfer
- status: declined
- amount: 346.28 GBP
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: AE (home=KE)
- device_id: D06000
- ip_address: 28.80.38.20

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

Evidence
- Risk level: HIGH (score=83)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- User avg amount (last 80): 553.3
- Velocity proxy (15): 15
- User status counts: {'declined': 19, 'approved': 97, 'chargeback': 2, 'reversed': 2}
- User type counts: {'transfer': 45, 'subscription': 14, 'cash_withdrawal': 13, 'purchase': 37, 'refund': 11}
- IP/device reuse top: [('U1006', 200)]

Rationale
- Risk HIGH (score=83).
- 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.