Fraud Case Report — C7a279a3b1f8e
- Created: 2026-01-18T22:34:27.274116+00:00

Transaction
- txn_id: T820928831
- user_id: U1006 (grade=C)
- type: transfer
- status: approved
- amount: 286.84 AED
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: GB (home=KE)
- device_id: D06000
- ip_address: 10.0.6.99

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

Evidence
- Risk level: HIGH (score=75)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- User avg amount (last 80): 573.11
- Velocity proxy (15): 15
- User status counts: {'approved': 84, 'reversed': 4, 'declined': 27, 'chargeback': 5}
- User type counts: {'transfer': 57, 'cash_withdrawal': 16, 'refund': 17, 'purchase': 25, 'subscription': 5}
- IP/device reuse top: [('U1006', 84)]

Rationale
- Risk HIGH (score=75).
- 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.