Fraud Case Report — C2899546ee6b6
- Created: 2026-01-18T22:57:51.908914+00:00

Transaction
- txn_id: T809642397
- user_id: U1006 (grade=C)
- type: transfer
- status: approved
- amount: 490.99 AED
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: FR (home=KE)
- device_id: D18817
- ip_address: 10.0.6.195

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

Evidence
- Risk level: HIGH (score=65)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- User avg amount (last 80): 499.53
- Velocity proxy (15): 15
- User status counts: {'approved': 84, 'reversed': 6, 'declined': 27, 'chargeback': 3}
- User type counts: {'transfer': 56, 'purchase': 25, 'refund': 10, 'cash_withdrawal': 16, 'subscription': 13}
- IP/device reuse top: [('U1006', 2)]

Rationale
- Risk HIGH (score=65).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.