

# Fraud Case Report — C34ce7614a560  
- Created: 2026-01-18T22:30:58.791687+00:00

#### ## Transaction

- txn\_id: T813998271
- user\_id: U1006 (grade=C)
- type: transfer
- status: approved
- amount: 378.68 USD
- merchant: Grocery (mcc=5411)
- channel: card\_not\_present
- country: US (home=KE)
- device\_id: D25977
- ip\_address: 10.0.6.38

#### ## 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 type
- User avg amount (last 80): 471.39
- Velocity proxy (15): 15
- User status counts: {'approved': 63, 'declined': 23, 'reversed': 2, 'chargeback': 2}
- User type counts: {'transfer': 43, 'purchase': 21, 'refund': 9, 'subscription': 9, 'cash\_withdrawal': 8}
- IP/device reuse top: [('U1006', 5)]

#### ## 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.