

Fraud Case Report — C5930d4d0423b

- Created: 2026-01-18T22:35:58.774609+00:00

Transaction

- txn_id: T580333882
- user_id: U1005 (grade=D)
- type: transfer
- status: approved
- amount: 110.43 USD
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: KE (home=NG)
- device_id: D05000
- ip_address: 10.0.5.72

Decision

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

Evidence

- Risk level: HIGH (score=82)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 538.58
- Velocity proxy (15): 15
- User status counts: {'approved': 89, 'declined': 24, 'reversed': 2, 'chargeback': 5}
- User type counts: {'transfer': 46, 'purchase': 27, 'cash_withdrawal': 17, 'subscription': 15, 'refund': 15}
- IP/device reuse top: [('U1005', 151)]

Rationale

- Risk HIGH (score=82).
- 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.