Fraud Case Report — C1d58130fe270
- Created: 2026-01-18T22:30:58.377312+00:00

Transaction
- txn_id: T750748473
- user_id: U1006 (grade=C)
- type: transfer
- status: declined
- amount: 128.49 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=73)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- User avg amount (last 80): 473.35
- Velocity proxy (15): 15
- User status counts: {'declined': 22, 'approved': 61, 'reversed': 2, 'chargeback': 2}
- User type counts: {'transfer': 40, 'purchase': 21, 'refund': 9, 'subscription': 9, 'cash_withdrawal': 8}
- IP/device reuse top: [('U1006', 2)]

Rationale
- Risk HIGH (score=73).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.