Fraud Case Report — C14a5b8e3acc4
- Created: 2026-01-18T22:32:27.669362+00:00

Transaction
- txn_id: T535299979
- user_id: U1006 (grade=C)
- type: purchase
- status: approved
- amount: 4.96 ZAR
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: FR (home=KE)
- device_id: D06000
- ip_address: 10.0.6.181

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

Evidence
- Risk level: HIGH (score=83)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Test-charge pattern
- User avg amount (last 80): 425.81
- Velocity proxy (15): 15
- User status counts: {'approved': 82, 'chargeback': 4, 'declined': 31, 'reversed': 3}
- User type counts: {'purchase': 27, 'cash_withdrawal': 9, 'refund': 10, 'transfer': 66, 'subscription': 8}
- IP/device reuse top: [('U1006', 58)]

Rationale
- Risk HIGH (score=83).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.