

Fraud Case Report — C8e06750c2c00
- Created: 2026-01-18T22:45:06.346001+00:00

Transaction

- txn_id: T807305948
- user_id: U1003 (grade=C)
- type: transfer
- status: approved
- amount: 78.03 EUR
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D03000
- ip_address: 154.171.94.92

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): 424.31
- Velocity proxy (15): 15
- User status counts: {'approved': 86, 'chargeback': 9, 'reversed': 4, 'declined': 21}
- User type counts: {'transfer': 43, 'subscription': 21, 'purchase': 19, 'refund': 18, 'cash_withdrawal': 19}
- IP/device reuse top: [('U1003', 200)]

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.
- IP/device reuse pattern across multiple users is suspicious.