Fraud Case Report — C52a0f11fd416
- Created: 2026-01-18T22:36:43.000044+00:00

Transaction
- txn_id: T636669590
- user_id: U1006 (grade=C)
- type: cash_withdrawal
- status: reversed
- amount: 3994.19 ZAR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: ZA (home=KE)
- device_id: D71545
- ip_address: 155.20.211.208

Decision
- Decision: **BLOCK**
- Recommended action: High-confidence fraud: amount extremely above baseline

Evidence
- Risk level: CRITICAL (score=108)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- User avg amount (last 80): 532.5
- Velocity proxy (15): 15
- User status counts: {'reversed': 8, 'approved': 88, 'declined': 16, 'chargeback': 8}
- User type counts: {'cash_withdrawal': 22, 'subscription': 8, 'transfer': 39, 'refund': 18, 'purchase': 33}
- IP/device reuse top: [('U1006', 1)]

Rationale
- Risk CRITICAL (score=108).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline (>=3x).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.