

Fraud Case Report — C8c7253433c39
- Created: 2026-01-18T22:53:37.779680+00:00

Transaction

- txn_id: T651631116
- user_id: U1006 (grade=C)
- type: transfer
- status: declined
- amount: 120.6 EUR
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: NG (home=KE)
- device_id: D68450
- ip_address: 10.0.6.161

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 type
- User avg amount (last 80): 532.09
- Velocity proxy (15): 15
- User status counts: {'declined': 13, 'approved': 103, 'reversed': 1, 'chargeback': 3}
- User type counts: {'transfer': 43, 'subscription': 18, 'purchase': 34, 'cash_withdrawal': 10, 'refund': 15}
- IP/device reuse top: [('U1006', 5)]

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.