Fraud Case Report — Ccad881155d76
- Created: 2026-01-18T22:32:41.005517+00:00

Transaction
- txn_id: T856252821
- user_id: U1006 (grade=C)
- type: cash_withdrawal
- status: approved
- amount: 581.57 USD
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: DE (home=KE)
- device_id: D06000
- ip_address: 231.163.17.103

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

Evidence
- Risk level: CRITICAL (score=87)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- User avg amount (last 80): 446.67
- Velocity proxy (15): 15
- User status counts: {'approved': 82, 'chargeback': 5, 'declined': 30, 'reversed': 3}
- User type counts: {'cash_withdrawal': 9, 'purchase': 27, 'refund': 10, 'transfer': 66, 'subscription': 8}
- IP/device reuse top: [('U1006', 60)]

Rationale
- Risk CRITICAL (score=87).
- 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.