

## # Fraud Case Report — Cabd5e0d201d8

- Created: 2026-01-18T22:46:36.351874+00:00

### ## Transaction

- txn\_id: T541913405
- user\_id: U1005 (grade=D)
- type: subscription
- status: approved
- amount: 46.54 EUR
- merchant: Gaming (mcc=7994)
- channel: card\_not\_present
- country: KE (home=NG)
- device\_id: D05000
- ip\_address: 10.0.5.42

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=60)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home
- User avg amount (last 80): 593.43
- Velocity proxy (15): 15
- User status counts: {'approved': 94, 'declined': 18, 'reversed': 6, 'chargeback': 2}
- User type counts: {'subscription': 20, 'purchase': 24, 'transfer': 44, 'refund': 14, 'cash\_withdrawal': 18}
- IP/device reuse top: [('U1005', 200)]

### ## Rationale

- Risk HIGH (score=60).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.