

Fraud Case Report — C6d2be44b6849

- Created: 2026-01-18T22:43:20.263065+00:00

Transaction

- txn_id: T565027276
- user_id: U1005 (grade=D)
- type: transfer
- status: declined
- amount: 499.64 ZAR
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: KE (home=NG)
- device_id: D62976
- ip_address: 10.0.5.60

Decision

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

Evidence

- Risk level: HIGH (score=80)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 547.37
- Velocity proxy (15): 15
- User status counts: {'declined': 12, 'approved': 99, 'reversed': 4, 'chargeback': 5}
- User type counts: {'transfer': 36, 'refund': 17, 'subscription': 19, 'cash_withdrawal': 23, 'purchase': 25}
- IP/device reuse top: [('U1005', 6)]

Rationale

- Risk HIGH (score=80).
- 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.