

Fraud Case Report — Cdf3089adf5bf
- Created: 2026-01-18T22:44:19.763592+00:00

Transaction

- txn_id: T966785259
- user_id: U1006 (grade=C)
- type: purchase
- status: approved
- amount: 7.36 ZAR
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: DE (home=KE)
- device_id: D06000
- ip_address: 110.90.253.239

Decision

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

Evidence

- Risk level: HIGH (score=83)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Test-charge pattern
- User avg amount (last 80): 460.18
- Velocity proxy (15): 15
- User status counts: {'approved': 97, 'declined': 15, 'chargeback': 2, 'reversed': 6}
- User type counts: {'purchase': 27, 'transfer': 28, 'cash_withdrawal': 25, 'refund': 24, 'subscription': 16}
- IP/device reuse top: [('U1006', 200)]

Rationale

- Risk HIGH (score=83).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.