

Fraud Case Report — C41db29e34047
- Created: 2026-01-18T22:36:35.839301+00:00

Transaction

- txn_id: T852754206
- user_id: U1001 (grade=A)
- type: transfer
- status: approved
- amount: 1427.49 GBP
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: KE (home=US)
- device_id: D44150
- ip_address: 119.188.145.191

Decision

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

Evidence

- Risk level: HIGH (score=77)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, High amount >= 1000, User avg amount (last 80): 560.99
- User avg amount (last 80): 560.99
- Velocity proxy (15): 15
- User status counts: {'approved': 85, 'declined': 28, 'reversed': 5, 'chargeback': 2}
- User type counts: {'transfer': 55, 'subscription': 14, 'refund': 12, 'purchase': 23, 'cash_withdrawal': 16}
- IP/device reuse top: [('U1001', 1)]

Rationale

- Risk HIGH (score=77).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.