Fraud Case Report — C1212d2f76db0
- Created: 2026-01-18T22:36:31.005750+00:00

Transaction
- txn_id: T377201367
- user_id: U1005 (grade=D)
- type: purchase
- status: approved
- amount: 185.34 ZAR
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: KE (home=NG)
- device_id: D05000
- ip_address: 10.0.5.141

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): 535.75
- Velocity proxy (15): 15
- User status counts: {'approved': 83, 'chargeback': 6, 'declined': 29, 'reversed': 2}
- User type counts: {'purchase': 27, 'cash_withdrawal': 18, 'transfer': 51, 'refund': 11, 'subscription': 13}
- IP/device reuse top: [('U1005', 172)]

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.