

Fraud Case Report — Cfaff422e5214

- Created: 2026-01-18T22:44:20.086204+00:00

Transaction

- txn_id: T823246754
- user_id: U1006 (grade=C)
- type: purchase
- status: approved
- amount: 1011.41 ZAR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: ZA (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: CRITICAL (score=88)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High amount ≥ 1000 , H
- User avg amount (last 80): 451.11
- Velocity proxy (15): 15
- User status counts: {'approved': 98, 'declined': 14, 'chargeback': 2, 'reversed': 6}
- User type counts: {'purchase': 28, 'transfer': 28, 'cash_withdrawal': 25, 'refund': 23, 'subscription': 16}
- IP/device reuse top: [('U1006', 200)]

Rationale

- Risk CRITICAL (score=88).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.