

## # Fraud Case Report — C5901cd8c0ef8

- Created: 2026-01-18T22:44:08.660105+00:00

### ## Transaction

- txn\_id: T914890271
- user\_id: U1005 (grade=D)
- type: transfer
- status: declined
- amount: 1293.12 EUR
- merchant: Gaming (mcc=7994)
- channel: card\_present
- country: KE (home=NG)
- device\_id: D05000
- ip\_address: 10.0.5.70

### ## Decision

- Decision: **\*\*BLOCK\*\***
- Recommended action: Block transaction + lock account + step-up verification

### ## Evidence

- Risk level: CRITICAL (score=85)
- Reasons: Lower customer grade: D, Geo mismatch vs home, High-risk transaction type: transfer, Suspicious
- User avg amount (last 80): 624.13
- Velocity proxy (15): 15
- User status counts: {'declined': 12, 'approved': 98, 'reversed': 5, 'chargeback': 5}
- User type counts: {'transfer': 38, 'cash\_withdrawal': 22, 'refund': 16, 'purchase': 25, 'subscription': 19}
- IP/device reuse top: [('U1005', 200)]

### ## Rationale

- Risk CRITICAL (score=85).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.