

Fraud Case Report — C557d755d9c3b
- Created: 2026-01-18T22:37:54.734441+00:00

Transaction

- txn_id: T434983914
- user_id: U1006 (grade=C)
- type: purchase
- status: approved
- amount: 2554.78 USD
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: US (home=KE)
- device_id: D67643
- ip_address: 10.0.6.10

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): 641.16
- Velocity proxy (15): 15
- User status counts: {'approved': 91, 'declined': 17, 'chargeback': 6, 'reversed': 6}
- User type counts: {'purchase': 34, 'cash_withdrawal': 21, 'refund': 19, 'subscription': 9, 'transfer': 37}
- IP/device reuse top: [('U1006', 2)]

Rationale

- Risk CRITICAL (score=88).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.