

Fraud Case Report — C3a23bceeb5c7
- Created: 2026-01-18T22:32:58.346688+00:00

Transaction

- txn_id: T401621324
- user_id: U1006 (grade=C)
- type: purchase
- status: chargeback
- amount: 966.15 ZAR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: DE (home=KE)
- device_id: D06000
- ip_address: 28.196.22.179

Decision

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

Evidence

- Risk level: CRITICAL (score=110)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Fraud-confirming status
- User avg amount (last 80): 488.74
- Velocity proxy (15): 15
- User status counts: {'chargeback': 7, 'approved': 80, 'declined': 30, 'reversed': 3}
- User type counts: {'purchase': 28, 'transfer': 66, 'refund': 10, 'cash_withdrawal': 8, 'subscription': 8}
- IP/device reuse top: [('U1006', 65)]

Rationale

- Risk CRITICAL (score=110).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.
- Chargeback observed (strong fraud confirmation signal).