

# Fraud Case Report — C232cab1e101d  
- Created: 2026-01-18T22:27:38.167131+00:00

## ## Transaction

- txn\_id: T812038725
- user\_id: U1006 (grade=C)
- type: purchase
- status: approved
- amount: 1123.69 USD
- merchant: Online Electronics (mcc=5411)
- channel: card\_not\_present
- country: DE (home=KE)
- device\_id: D06000
- ip\_address: 10.0.6.131

## ## 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): 512.25
- Velocity proxy (15): 15
- User status counts: {'approved': 16, 'declined': 2, 'reversed': 1}
- User type counts: {'purchase': 7, 'transfer': 2, 'refund': 2, 'cash\_withdrawal': 5, 'subscription': 3}
- IP/device reuse top: [('U1006', 11)]

## ## 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.