

## # Fraud Case Report — Cd9f85c09e6f1

- Created: 2026-01-18T22:44:01.408412+00:00

### ## Transaction

- txn\_id: T344386520
- user\_id: U1006 (grade=C)
- type: transfer
- status: approved
- amount: 357.37 ZAR
- merchant: Grocery (mcc=5411)
- channel: card\_not\_present
- country: AE (home=KE)
- device\_id: D06000
- ip\_address: 10.0.6.45

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=65)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 550.75
- Velocity proxy (15): 15
- User status counts: {'approved': 95, 'declined': 12, 'chargeback': 3, 'reversed': 10}
- User type counts: {'transfer': 25, 'cash\_withdrawal': 24, 'subscription': 19, 'purchase': 28, 'refund': 24}
- IP/device reuse top: [('U1006', 200)]

### ## Rationale

- Risk HIGH (score=65).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple users is suspicious.