

# Fraud Case Report — C9bc43d683f9c  
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#### ## Transaction

- txn\_id: T372358530
- user\_id: U1001 (grade=A)
- type: transfer
- status: approved
- amount: 1902.66 ZAR
- merchant: Online Electronics (mcc=5411)
- channel: card\_not\_present
- country: US (home=US)
- device\_id: D01000
- ip\_address: 10.0.1.93

#### ## Decision

- Decision: \*\*BLOCK\*\*
- Recommended action: High-confidence fraud: amount extremely above baseline

#### ## Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, High-risk transaction type: transfer, High amount  $\geq$  1000, High-risk merchant
- User avg amount (last 80): 279.48
- Velocity proxy (15): 15
- User status counts: {'approved': 18, 'reversed': 1, 'declined': 6}
- User type counts: {'transfer': 10, 'subscription': 6, 'purchase': 2, 'refund': 3, 'cash\_withdrawal': 4}
- IP/device reuse top: [('U1001', 19)]

#### ## Rationale

- Risk HIGH (score=62).
- Amount significantly above customer baseline ( $\geq 3x$ ).
- 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.