

## # Fraud Case Report — C06b10ee1bb02

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### ## Transaction

- txn\_id: T952934540
- user\_id: U1003 (grade=C)
- type: transfer
- status: approved
- amount: 1230.92 EUR
- merchant: Travel (mcc=4511)
- channel: card\_not\_present
- country: US (home=ZA)
- device\_id: D03000
- ip\_address: 10.0.3.214

### ## Decision

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

### ## Evidence

- Risk level: CRITICAL (score=90)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 704.88
- Velocity proxy (15): 15
- User status counts: {'approved': 93, 'declined': 16, 'chargeback': 5, 'reversed': 6}
- User type counts: {'transfer': 43, 'cash\_withdrawal': 21, 'purchase': 31, 'refund': 9, 'subscription': 16}
- IP/device reuse top: [('U1003', 200)]

### ## Rationale

- Risk CRITICAL (score=90).
- 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.