

## # Fraud Case Report — C226f7af4aa80

- Created: 2026-01-18T22:45:21.174684+00:00

### ## Transaction

- txn\_id: T207146902
- user\_id: U1003 (grade=C)
- type: transfer
- status: declined
- amount: 685.16 ZAR
- merchant: Gaming (mcc=7994)
- channel: card\_not\_present
- country: US (home=ZA)
- device\_id: D24395
- ip\_address: 222.121.27.128

### ## Decision

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

### ## Evidence

- Risk level: CRITICAL (score=85)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 429.63
- Velocity proxy (15): 15
- User status counts: {'declined': 24, 'approved': 85, 'chargeback': 8, 'reversed': 3}
- User type counts: {'transfer': 52, 'subscription': 20, 'cash\_withdrawal': 15, 'purchase': 19, 'refund': 14}
- IP/device reuse top: [('U1003', 8)]

### ## Rationale

- Risk CRITICAL (score=85).
- 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.