

# Fraud Case Report — Cd2276babc565  
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## Transaction

- txn\_id: T271913833
- user\_id: U1006 (grade=C)
- type: transfer
- status: approved
- amount: 199.13 ZAR
- merchant: Digital Goods (mcc=5816)
- channel: card\_not\_present
- country: ZA (home=KE)
- device\_id: D73315
- ip\_address: 10.0.6.125

## 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): 415.76
- Velocity proxy (15): 15
- User status counts: {'approved': 89, 'reversed': 6, 'chargeback': 4, 'declined': 21}
- User type counts: {'transfer': 44, 'purchase': 23, 'refund': 21, 'cash\_withdrawal': 18, 'subscription': 14}
- IP/device reuse top: [('U1006', 3)]

## 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.