

# Fraud Case Report — C63ca517d1ff8  
- Created: 2026-01-18T22:28:35.870537+00:00

#### ## Transaction

- txn\_id: T638305865
- user\_id: U1002 (grade=B)
- type: transfer
- status: declined
- amount: 224.44 EUR
- merchant: Gaming (mcc=7994)
- channel: card\_not\_present
- country: NG (home=GB)
- device\_id: D02000
- ip\_address: 10.0.2.213

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=65)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Suspicious stat
- User avg amount (last 80): 532.8
- Velocity proxy (15): 15
- User status counts: {'declined': 4, 'approved': 20, 'reversed': 4}
- User type counts: {'transfer': 14, 'cash\_withdrawal': 4, 'subscription': 4, 'refund': 4, 'purchase': 2}
- IP/device reuse top: [('U1002', 17)]

#### ## 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.