

## # Fraud Case Report — C585c2bc475a1

- Created: 2026-01-18T22:56:01.111922+00:00

### ## Transaction

- txn\_id: T485703171
- user\_id: U1002 (grade=B)
- type: transfer
- status: approved
- amount: 606.53 GBP
- merchant: Digital Goods (mcc=5816)
- channel: card\_not\_present
- country: ZA (home=GB)
- device\_id: D02000
- ip\_address: 10.0.2.137

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=69)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Amount >= 500
- User avg amount (last 80): 482.68
- Velocity proxy (15): 15
- User status counts: {'approved': 94, 'declined': 20, 'chargeback': 4, 'reversed': 2}
- User type counts: {'transfer': 54, 'refund': 14, 'purchase': 26, 'subscription': 12, 'cash\_withdrawal': 14}
- IP/device reuse top: [('U1002', 200)]

### ## Rationale

- Risk HIGH (score=69).
- 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.