

## # Fraud Case Report — Cbf15a185e346

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### ## Transaction

- txn\_id: T191783504
- user\_id: U1006 (grade=C)
- type: transfer
- status: declined
- amount: 622.47 ZAR
- merchant: Luxury Goods (mcc=5944)
- channel: card\_not\_present
- country: US (home=KE)
- device\_id: D52277
- ip\_address: 10.0.6.214

### ## Decision

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

### ## Evidence

- Risk level: CRITICAL (score=95)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 568.68
- Velocity proxy (15): 15
- User status counts: {'declined': 16, 'approved': 101, 'reversed': 2, 'chargeback': 1}
- User type counts: {'transfer': 46, 'cash\_withdrawal': 13, 'purchase': 34, 'refund': 12, 'subscription': 15}
- IP/device reuse top: [('U1006', 8)]

### ## Rationale

- Risk CRITICAL (score=95).
- 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.