

# Fraud Case Report — Ce418bc787482  
- Created: 2026-01-18T22:45:20.918594+00:00

#### ## Transaction

- txn\_id: T751875967
- user\_id: U1003 (grade=C)
- type: transfer
- status: approved
- amount: 186.85 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: HIGH (score=65)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 428.89
- Velocity proxy (15): 15
- User status counts: {'approved': 86, 'declined': 23, 'chargeback': 8, 'reversed': 3}
- User type counts: {'transfer': 50, 'subscription': 20, 'cash\_withdrawal': 16, 'purchase': 19, 'refund': 15}
- IP/device reuse top: [('U1003', 6)]

#### ## 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.