

# Fraud Case Report — Cc51e56c8edd9  
- Created: 2026-01-18T22:41:43.970336+00:00

#### ## Transaction

- txn\_id: T459740421
- user\_id: U1002 (grade=B)
- type: transfer
- status: approved
- amount: 558.69 GBP
- merchant: Travel (mcc=4511)
- channel: card\_not\_present
- country: ZA (home=GB)
- device\_id: D02000
- ip\_address: 10.0.2.107

#### ## 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): 603.61
- Velocity proxy (15): 15
- User status counts: {'approved': 94, 'chargeback': 3, 'declined': 20, 'reversed': 3}
- User type counts: {'transfer': 48, 'purchase': 25, 'subscription': 14, 'refund': 17, 'cash\_withdrawal': 16}
- 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.