

# Fraud Case Report — Cfc70f84dd4e8  
- Created: 2026-01-18T22:48:03.235790+00:00

#### ## Transaction

- txn\_id: T815699411
- user\_id: U1004 (grade=A)
- type: transfer
- status: approved
- amount: 1611.36 GBP
- merchant: Gaming (mcc=7994)
- channel: card\_not\_present
- country: NG (home=AE)
- device\_id: D51698
- ip\_address: 10.0.4.64

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=77)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, High amount >= 1000, User avg amount (last 80): 536.88
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- Velocity proxy (15): 15
- User status counts: {'approved': 95, 'declined': 18, 'chargeback': 6, 'reversed': 1}
- User type counts: {'transfer': 39, 'refund': 15, 'subscription': 13, 'purchase': 38, 'cash\_withdrawal': 15}
- IP/device reuse top: [('U1004', 1)]

#### ## Rationale

- Risk HIGH (score=77).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline (>=3x).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.