

## # Fraud Case Report — C138a50dba3b5

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### ## Transaction

- txn\_id: T325455836
- user\_id: U1001 (grade=A)
- type: transfer
- status: declined
- amount: 157.99 EUR
- merchant: Gaming (mcc=7994)
- channel: card\_not\_present
- country: ZA (home=US)
- device\_id: D30722
- ip\_address: 10.0.1.202

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=60)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Suspicious status
- User avg amount (last 80): 574.92
- Velocity proxy (15): 15
- User status counts: {'declined': 17, 'approved': 93, 'reversed': 7, 'chargeback': 3}
- User type counts: {'transfer': 24, 'purchase': 21, 'cash\_withdrawal': 30, 'refund': 23, 'subscription': 22}
- IP/device reuse top: [('U1001', 8)]

### ## Rationale

- Risk HIGH (score=60).
- 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.