

## # Fraud Case Report — C638a1b14460a

- Created: 2026-01-18T22:40:21.477017+00:00

### ## Transaction

- txn\_id: T820947966
- user\_id: U1001 (grade=A)
- type: transfer
- status: approved
- amount: 372.9 ZAR
- merchant: Online Electronics (mcc=5411)
- channel: card\_not\_present
- country: GB (home=US)
- device\_id: D60743
- ip\_address: 194.201.193.99

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, High-risk merchant
- User avg amount (last 80): 471.33
- Velocity proxy (15): 15
- User status counts: {'approved': 96, 'declined': 19, 'chargeback': 3, 'reversed': 2}
- User type counts: {'transfer': 58, 'refund': 12, 'cash\_withdrawal': 17, 'purchase': 21, 'subscription': 12}
- IP/device reuse top: [('U1001', 7)]

### ## Rationale

- Risk HIGH (score=62).
- 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.