

## # Fraud Case Report — C7546d0315f30

- Created: 2026-01-18T22:36:59.683128+00:00

### ## Transaction

- txn\_id: T332159266
- user\_id: U1005 (grade=D)
- type: transfer
- status: approved
- amount: 348.38 USD
- merchant: Digital Goods (mcc=5816)
- channel: card\_not\_present
- country: ZA (home=NG)
- device\_id: D05000
- ip\_address: 10.0.5.153

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=72)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 540.5
- Velocity proxy (15): 15
- User status counts: {'approved': 87, 'declined': 26, 'chargeback': 6, 'reversed': 1}
- User type counts: {'transfer': 48, 'purchase': 28, 'subscription': 14, 'refund': 11, 'cash\_withdrawal': 19}
- IP/device reuse top: [('U1005', 179)]

### ## Rationale

- Risk HIGH (score=72).
- 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.