

# Fraud Case Report — Cc214b457a43e  
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### ## Transaction

- txn\_id: T603570596
- user\_id: U1002 (grade=B)
- type: purchase
- status: approved
- amount: 2936.67 ZAR
- merchant: Luxury Goods (mcc=5944)
- channel: card\_not\_present
- country: NG (home=GB)
- device\_id: D16720
- ip\_address: 25.47.107.245

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=80)
- Reasons: Card-not-present, Geo mismatch vs home, High amount  $\geq 1000$ , High-risk merchant category
- User avg amount (last 80): 548.82
- Velocity proxy (15): 15
- User status counts: {'approved': 31, 'chargeback': 2, 'declined': 13, 'reversed': 4}
- User type counts: {'purchase': 7, 'cash\_withdrawal': 5, 'refund': 6, 'subscription': 5, 'transfer': 27}
- IP/device reuse top: [('U1002', 1)]

### ## Rationale

- Risk HIGH (score=80).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline ( $\geq 3x$ ).
- High velocity behavior consistent with burst activity.