

## # Fraud Case Report — C2c06411156f9

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### ## Transaction

- txn\_id: T230844504
- user\_id: U1003 (grade=C)
- type: transfer
- status: approved
- amount: 477.88 EUR
- merchant: Grocery (mcc=5411)
- channel: card\_not\_present
- country: KE (home=ZA)
- device\_id: D03000
- ip\_address: 154.171.94.92

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=65)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 412.33
- Velocity proxy (15): 15
- User status counts: {'approved': 86, 'chargeback': 9, 'reversed': 4, 'declined': 21}
- User type counts: {'transfer': 43, 'subscription': 21, 'purchase': 19, 'refund': 18, 'cash\_withdrawal': 19}
- IP/device reuse top: [('U1003', 200)]

### ## Rationale

- Risk HIGH (score=65).
- 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.