

# Fraud Case Report — Cae45689a11  
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### ## Transaction

- txn\_id: T540967724
- user\_id: U1001 (grade=A)
- type: transfer
- status: declined
- amount: 188.91 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=70)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Suspicious status
- User avg amount (last 80): 468.37
- Velocity proxy (15): 15
- User status counts: {'declined': 21, 'approved': 94, 'chargeback': 3, 'reversed': 2}
- User type counts: {'transfer': 60, 'refund': 12, 'cash\_withdrawal': 17, 'purchase': 19, 'subscription': 12}
- IP/device reuse top: [('U1001', 9)]

### ## Rationale

- Risk HIGH (score=70).
- 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.