# Fraud Case Report — Cb929d86857da
- Created: 2026-01-18T22:34:02.831415+00:00

## Transaction
- txn_id: T279836450
- user_id: U1004 (grade=A)
- type: purchase
- status: approved
- amount: 5.68 GBP
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: ZA (home=AE)
- device_id: D04000
- ip_address: 10.0.4.93

## 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, Test-charge pattern
- User avg amount (last 80): 669.7
- Velocity proxy (15): 15
- User status counts: {'approved': 84, 'declined': 27, 'reversed': 4, 'chargeback': 5}
- User type counts: {'purchase': 27, 'refund': 17, 'transfer': 51, 'cash_withdrawal': 14, 'subscription': 11}
- IP/device reuse top: [('U1004', 127)]

## Rationale
- Risk HIGH (score=70).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.