

# Fraud Case Report — Cb0a11c4f22fc  
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## ## Transaction

- txn\_id: T630253333
- user\_id: U1004 (grade=A)
- type: transfer
- status: declined
- amount: 629.4 EUR
- merchant: Travel (mcc=4511)
- channel: card\_not\_present
- country: NG (home=AE)
- device\_id: D04000
- ip\_address: 10.0.4.243

## ## Decision

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

## ## Evidence

- Risk level: HIGH (score=72)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Suspicious status
- User avg amount (last 80): 550.19
- Velocity proxy (15): 15
- User status counts: {'declined': 14, 'approved': 59, 'reversed': 3, 'chargeback': 6}
- User type counts: {'transfer': 31, 'cash\_withdrawal': 16, 'subscription': 8, 'refund': 14, 'purchase': 13}
- IP/device reuse top: [('U1004', 59)]

## ## 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.