

## # Fraud Case Report — C1a5d302ded3e

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### ## Transaction

- txn\_id: T270277265
- user\_id: U1002 (grade=B)
- type: purchase
- status: approved
- amount: 2712.54 ZAR
- merchant: Online Electronics (mcc=5411)
- channel: card\_not\_present
- country: DE (home=GB)
- device\_id: D70667
- ip\_address: 10.0.2.148

### ## 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): 549.52
- Velocity proxy (15): 15
- User status counts: {'approved': 88, 'declined': 22, 'chargeback': 6, 'reversed': 4}
- User type counts: {'purchase': 27, 'transfer': 46, 'cash\_withdrawal': 14, 'refund': 20, 'subscription': 13}
- IP/device reuse top: [('U1002', 3)]

### ## 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.