

# Fraud Case Report — Cc80b4025e826  
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#### ## Transaction

- txn\_id: T890660393
- user\_id: U1005 (grade=D)
- type: transfer
- status: declined
- amount: 594.25 AED
- merchant: Grocery (mcc=5411)
- channel: card\_not\_present
- country: ZA (home=NG)
- device\_id: D05000
- ip\_address: 10.0.5.171

#### ## Decision

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

#### ## Evidence

- Risk level: CRITICAL (score=92)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 524.04
- Velocity proxy (15): 15
- User status counts: {'declined': 25, 'approved': 88, 'reversed': 2, 'chargeback': 5}
- User type counts: {'transfer': 47, 'subscription': 16, 'purchase': 27, 'cash\_withdrawal': 17, 'refund': 13}
- IP/device reuse top: [('U1005', 156)]

#### ## Rationale

- Risk CRITICAL (score=92).
- 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.