

# Fraud Case Report — C2d3865a540e2  
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#### ## Transaction

- txn\_id: T177269096
- user\_id: U1005 (grade=D)
- type: refund
- status: declined
- amount: 66.46 USD
- merchant: Gaming (mcc=7994)
- channel: card\_not\_present
- country: US (home=NG)
- device\_id: D05000
- ip\_address: 10.0.5.48

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=68)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, Suspicious status: declined
- User avg amount (last 80): 578.5
- Velocity proxy (15): 15
- User status counts: {'declined': 9, 'approved': 75, 'chargeback': 4, 'reversed': 3}
- User type counts: {'refund': 16, 'transfer': 26, 'purchase': 18, 'subscription': 15, 'cash\_withdrawal': 16}
- IP/device reuse top: [('U1005', 67)]

#### ## Rationale

- Risk HIGH (score=68).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.