# Fraud Case Report — C5d68294370b6
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## Transaction
- txn_id: T893211779
- user_id: U1005 (grade=D)
- type: transfer
- status: approved
- amount: 538.52 ZAR
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: KE (home=NG)
- device_id: D62976
- ip_address: 10.0.5.60

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

## Evidence
- Risk level: HIGH (score=84)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- User avg amount (last 80): 553.35
- Velocity proxy (15): 15
- User status counts: {'approved': 99, 'declined': 12, 'reversed': 4, 'chargeback': 5}
- User type counts: {'transfer': 37, 'refund': 16, 'subscription': 19, 'cash_withdrawal': 23, 'purchase': 25}
- IP/device reuse top: [('U1005', 7)]

## Rationale
- Risk HIGH (score=84).
- 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.