

# Fraud Case Report — C413f88027427  
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#### ## Transaction

- txn\_id: T509533127
- user\_id: U1003 (grade=C)
- type: transfer
- status: approved
- amount: 1582.82 EUR
- merchant: Grocery (mcc=5411)
- channel: card\_not\_present
- country: GB (home=ZA)
- device\_id: D03000
- ip\_address: 10.0.3.34

#### ## Decision

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

#### ## Evidence

- Risk level: CRITICAL (score=90)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 467.35
- Velocity proxy (15): 15
- User status counts: {'approved': 95, 'declined': 19, 'reversed': 4, 'chargeback': 2}
- User type counts: {'transfer': 52, 'subscription': 16, 'purchase': 24, 'cash\_withdrawal': 18, 'refund': 10}
- IP/device reuse top: [('U1003', 84)]

#### ## Rationale

- Risk CRITICAL (score=90).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline ( $\geq 3x$ ).
- 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.