

## # Fraud Case Report — C7bf7f1e6f0a8

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### ## Transaction

- txn\_id: T960108160
- user\_id: U1002 (grade=B)
- type: transfer
- status: declined
- amount: 674.97 GBP
- merchant: Digital Goods (mcc=5816)
- channel: card\_not\_present
- country: KE (home=GB)
- device\_id: D02000
- ip\_address: 10.0.2.88

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=77)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Suspicious status
- User avg amount (last 80): 489.47
- Velocity proxy (15): 15
- User status counts: {'declined': 30, 'approved': 82, 'chargeback': 1, 'reversed': 7}
- User type counts: {'transfer': 67, 'cash\_withdrawal': 11, 'subscription': 11, 'purchase': 14, 'refund': 17}
- IP/device reuse top: [('U1002', 161)]

### ## Rationale

- Risk HIGH (score=77).
- 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.