

# Fraud Case Report — Ce82cb53ad73d  
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## Transaction

- txn\_id: T890634720
- user\_id: U1005 (grade=D)
- type: transfer
- status: approved
- amount: 413.8 AED
- merchant: Luxury Goods (mcc=5944)
- channel: card\_not\_present
- country: US (home=NG)
- device\_id: D05000
- ip\_address: 199.177.23.203

## Decision

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

## Evidence

- Risk level: HIGH (score=82)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 637.26
- Velocity proxy (15): 15
- User status counts: {'approved': 98, 'declined': 14, 'reversed': 3, 'chargeback': 5}
- User type counts: {'transfer': 36, 'cash\_withdrawal': 25, 'subscription': 18, 'refund': 16, 'purchase': 25}
- IP/device reuse top: [('U1005', 200)]

## Rationale

- Risk HIGH (score=82).
- 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.