

## # Fraud Case Report — Cee34fec8b04

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### ## Transaction

- txn\_id: T503028634
- user\_id: U1003 (grade=C)
- type: transfer
- status: approved
- amount: 235.15 ZAR
- merchant: Digital Goods (mcc=5816)
- channel: card\_not\_present
- country: US (home=ZA)
- device\_id: D03000
- ip\_address: 227.16.159.140

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=65)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 526.84
- Velocity proxy (15): 15
- User status counts: {'approved': 83, 'declined': 24, 'reversed': 7, 'chargeback': 6}
- User type counts: {'transfer': 62, 'purchase': 19, 'subscription': 18, 'cash\_withdrawal': 11, 'refund': 10}
- IP/device reuse top: [('U1003', 200)]

### ## Rationale

- Risk HIGH (score=65).
- 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.