

# Fraud Case Report — C78603e7e15c2  
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#### ## Transaction

- txn\_id: T201460869
- user\_id: U1005 (grade=D)
- type: purchase
- status: approved
- amount: 148.05 USD
- merchant: Gaming (mcc=7994)
- channel: card\_not\_present
- country: KE (home=NG)
- device\_id: D05000
- ip\_address: 10.0.5.233

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=60)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home
- User avg amount (last 80): 478.99
- Velocity proxy (15): 15
- User status counts: {'approved': 90, 'declined': 22, 'reversed': 3, 'chargeback': 5}
- User type counts: {'purchase': 23, 'cash\_withdrawal': 15, 'transfer': 51, 'subscription': 19, 'refund': 12}
- IP/device reuse top: [('U1005', 200)]

#### ## Rationale

- Risk HIGH (score=60).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.