

# Fraud Case Report — C9ce84e75c3a8  
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### ## Transaction

- txn\_id: T439564290
- user\_id: U1001 (grade=A)
- type: transfer
- status: declined
- amount: 42.4 ZAR
- merchant: Digital Goods (mcc=5816)
- channel: card\_not\_present
- country: DE (home=US)
- device\_id: D01000
- ip\_address: 10.0.1.61

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=60)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Suspicious status
- User avg amount (last 80): 385.48
- Velocity proxy (15): 15
- User status counts: {'declined': 10, 'approved': 38, 'reversed': 3, 'chargeback': 3}
- User type counts: {'transfer': 16, 'cash\_withdrawal': 10, 'refund': 7, 'subscription': 13, 'purchase': 8}
- IP/device reuse top: [('U1001', 40)]

### ## Rationale

- Risk HIGH (score=60).
- 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.