

## # Fraud Case Report — Ca52e2ed0d355

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### ## Transaction

- txn\_id: T288985890
- user\_id: U1003 (grade=C)
- type: transfer
- status: declined
- amount: 467.86 USD
- merchant: Digital Goods (mcc=5816)
- channel: card\_not\_present
- country: US (home=ZA)
- device\_id: D60757
- ip\_address: 10.0.3.61

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=73)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 441.38
- Velocity proxy (15): 15
- User status counts: {'declined': 16, 'approved': 81, 'reversed': 4, 'chargeback': 2}
- User type counts: {'transfer': 44, 'subscription': 13, 'cash\_withdrawal': 16, 'refund': 8, 'purchase': 22}
- IP/device reuse top: [('U1003', 6)]

### ## Rationale

- Risk HIGH (score=73).
- 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.