

# Fraud Case Report — Cf7e0c3ba398b  
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#### ## Transaction

- txn\_id: T928295200
- user\_id: U1003 (grade=C)
- type: purchase
- status: approved
- amount: 1175.07 EUR
- merchant: Luxury Goods (mcc=5944)
- channel: card\_not\_present
- country: FR (home=ZA)
- device\_id: D03000
- ip\_address: 30.96.227.190

#### ## Decision

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

#### ## Evidence

- Risk level: CRITICAL (score=88)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High amount >= 1000, High velocity
- User avg amount (last 80): 525.92
- Velocity proxy (15): 15
- User status counts: {'approved': 82, 'reversed': 6, 'declined': 25, 'chargeback': 7}
- User type counts: {'purchase': 16, 'transfer': 62, 'subscription': 17, 'cash\_withdrawal': 11, 'refund': 14}
- IP/device reuse top: [('U1003', 200)]

#### ## Rationale

- Risk CRITICAL (score=88).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.