

# Fraud Case Report — Cda0b713c4a98  
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#### ## Transaction

- txn\_id: T243467430
- user\_id: U1006 (grade=C)
- type: purchase
- status: approved
- amount: 8.9 ZAR
- merchant: Digital Goods (mcc=5816)
- channel: card\_not\_present
- country: ZA (home=KE)
- device\_id: D27028
- ip\_address: 225.131.51.239

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=83)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Test-charge pattern
- User avg amount (last 80): 505.76
- Velocity proxy (15): 15
- User status counts: {'approved': 92, 'chargeback': 4, 'declined': 22, 'reversed': 2}
- User type counts: {'purchase': 22, 'cash\_withdrawal': 16, 'transfer': 52, 'subscription': 13, 'refund': 17}
- IP/device reuse top: [('U1006', 1)]

#### ## Rationale

- Risk HIGH (score=83).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.