

## # Fraud Case Report — C19c5e6e1cbfd

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### ## Transaction

- txn\_id: T106672699
- user\_id: U1005 (grade=D)
- type: transfer
- status: approved
- amount: 1149.42 ZAR
- merchant: Online Electronics (mcc=5411)
- channel: card\_present
- country: US (home=NG)
- device\_id: D05000
- ip\_address: 15.52.74.25

### ## Decision

- Decision: **\*\*BLOCK\*\***
- Recommended action: Block transaction + lock account + step-up verification

### ## Evidence

- Risk level: CRITICAL (score=87)
- Reasons: Lower customer grade: D, Geo mismatch vs home, High-risk transaction type: transfer, High amount
- User avg amount (last 80): 612.26
- Velocity proxy (15): 15
- User status counts: {'approved': 99, 'reversed': 5, 'declined': 11, 'chargeback': 5}
- User type counts: {'transfer': 37, 'cash\_withdrawal': 22, 'refund': 16, 'purchase': 26, 'subscription': 19}
- IP/device reuse top: [('U1005', 200)]

### ## Rationale

- Risk CRITICAL (score=87).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.