

## # Fraud Case Report — Ca8a081bd9f24

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### ## Transaction

- txn\_id: T429425390
- user\_id: U1003 (grade=C)
- type: transfer
- status: declined
- amount: 674.5 EUR
- merchant: Luxury Goods (mcc=5944)
- channel: card\_not\_present
- country: US (home=ZA)
- device\_id: D99001
- ip\_address: 199.40.207.149

### ## Decision

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

### ## Evidence

- Risk level: CRITICAL (score=95)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 626.52
- Velocity proxy (15): 15
- User status counts: {'declined': 22, 'approved': 86, 'chargeback': 7, 'reversed': 5}
- User type counts: {'transfer': 44, 'cash\_withdrawal': 26, 'subscription': 14, 'refund': 10, 'purchase': 26}
- IP/device reuse top: [('U1003', 2)]

### ## Rationale

- Risk CRITICAL (score=95).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.