

## # Fraud Case Report — C41db29e34047

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### ## Transaction

- txn\_id: T852754206
- user\_id: U1001 (grade=A)
- type: transfer
- status: approved
- amount: 1427.49 GBP
- merchant: Travel (mcc=4511)
- channel: card\_not\_present
- country: KE (home=US)
- device\_id: D44150
- ip\_address: 119.188.145.191

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=77)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, High amount >=
- User avg amount (last 80): 560.99
- Velocity proxy (15): 15
- User status counts: {'approved': 85, 'declined': 28, 'reversed': 5, 'chargeback': 2}
- User type counts: {'transfer': 55, 'subscription': 14, 'refund': 12, 'purchase': 23, 'cash\_withdrawal': 16}
- IP/device reuse top: [('U1001', 1)]

### ## Rationale

- Risk HIGH (score=77).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.