

# Fraud Case Report — C743be55fbb33  
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#### ## Transaction

- txn\_id: T289838807
- user\_id: U1004 (grade=A)
- type: transfer
- status: approved
- amount: 695.34 ZAR
- merchant: Online Electronics (mcc=5411)
- channel: card\_not\_present
- country: DE (home=AE)
- device\_id: D04000
- ip\_address: 213.20.93.35

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Amount >= 500
- User avg amount (last 80): 547.05
- Velocity proxy (15): 15
- User status counts: {'approved': 101, 'declined': 14, 'chargeback': 4, 'reversed': 1}
- User type counts: {'transfer': 34, 'refund': 16, 'subscription': 19, 'purchase': 39, 'cash\_withdrawal': 12}
- IP/device reuse top: [('U1004', 200)]

#### ## Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple users is suspicious.