

## # Fraud Case Report — Ca97f719f43c7

- Created: 2026-01-18T22:56:26.140899+00:00

### ## Transaction

- txn\_id: T978686984
- user\_id: U1003 (grade=C)
- type: subscription
- status: approved
- amount: 114.89 USD
- merchant: Luxury Goods (mcc=5944)
- channel: card\_not\_present
- country: GB (home=ZA)
- device\_id: D03000
- ip\_address: 10.0.3.38

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=63)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk merchant category
- User avg amount (last 80): 467.71
- Velocity proxy (15): 15
- User status counts: {'approved': 88, 'chargeback': 6, 'declined': 22, 'reversed': 4}
- User type counts: {'subscription': 14, 'purchase': 25, 'refund': 12, 'cash\_withdrawal': 24, 'transfer': 45}
- IP/device reuse top: [('U1003', 200)]

### ## Rationale

- Risk HIGH (score=63).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.