

# Fraud Case Report — Cf7462cc303d7  
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#### ## Transaction

- txn\_id: T477052052
- user\_id: U1005 (grade=D)
- type: subscription
- status: approved
- amount: 104.62 GBP
- merchant: Luxury Goods (mcc=5944)
- channel: card\_not\_present
- country: ZA (home=NG)
- device\_id: D87953
- ip\_address: 10.0.5.55

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=70)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk merchant category
- User avg amount (last 80): 674.4
- Velocity proxy (15): 15
- User status counts: {'approved': 23, 'chargeback': 2, 'declined': 1, 'reversed': 2}
- User type counts: {'subscription': 6, 'cash\_withdrawal': 6, 'transfer': 8, 'refund': 4, 'purchase': 4}
- IP/device reuse top: [('U1005', 1)]

#### ## Rationale

- Risk HIGH (score=70).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.