

Fraud Case Report — Ca1a908d0f4a0
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Transaction

- txn_id: T920705234
- user_id: U1002 (grade=B)
- type: cash_withdrawal
- status: chargeback
- amount: 205.49 EUR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: GB (home=GB)
- device_id: D02000
- ip_address: 10.0.2.29

Decision

- Decision: **BLOCK**
- Recommended action: Confirmed fraud signal (chargeback): block + lock + investigation

Evidence

- Risk level: HIGH (score=77)
- Reasons: Card-not-present, High-risk transaction type: cash_withdrawal, Fraud-confirming status seen: chargeback
- User avg amount (last 80): 466.98
- Velocity proxy (15): 15
- User status counts: {'chargeback': 2, 'approved': 29, 'declined': 13, 'reversed': 4}
- User type counts: {'cash_withdrawal': 5, 'purchase': 5, 'refund': 6, 'subscription': 5, 'transfer': 27}
- IP/device reuse top: [('U1002', 37)]

Rationale

- Risk HIGH (score=77).
- 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.
- Chargeback observed (strong fraud confirmation signal).