

Fraud Case Report — C2c7ba0ff02f8

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Transaction

- txn_id: T173536954
- user_id: U1004 (grade=A)
- type: purchase
- status: chargeback
- amount: 2679.6 ZAR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: GB (home=AE)
- device_id: D04000
- ip_address: 232.188.70.100

Decision

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

Evidence

- Risk level: CRITICAL (score=110)
- Reasons: Card-not-present, Geo mismatch vs home, Fraud-confirming status seen: chargeback, High amount
- User avg amount (last 80): 525.63
- Velocity proxy (15): 15
- User status counts: {'chargeback': 7, 'approved': 93, 'declined': 18, 'reversed': 2}
- User type counts: {'purchase': 33, 'subscription': 21, 'refund': 18, 'cash_withdrawal': 15, 'transfer': 33}
- IP/device reuse top: [('U1004', 200)]

Rationale

- Risk CRITICAL (score=110).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.
- Chargeback observed (strong fraud confirmation signal).