

# Fraud Case Report — C389aeaa64bfe  
- Created: 2026-01-18T22:53:48.661293+00:00

### ## Transaction

- txn\_id: T268256427
- user\_id: U1002 (grade=B)
- type: purchase
- status: chargeback
- amount: 2654.48 GBP
- merchant: Online Electronics (mcc=5411)
- channel: card\_not\_present
- country: FR (home=GB)
- device\_id: D19979
- ip\_address: 10.0.2.176

### ## Decision

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

### ## Evidence

- Risk level: CRITICAL (score=115)
- Reasons: Card-not-present, Geo mismatch vs home, Fraud-confirming status seen: chargeback, High amount
- User avg amount (last 80): 613.77
- Velocity proxy (15): 15
- User status counts: {'chargeback': 6, 'approved': 85, 'declined': 26, 'reversed': 3}
- User type counts: {'purchase': 24, 'cash\_withdrawal': 15, 'transfer': 57, 'refund': 13, 'subscription': 11}
- IP/device reuse top: [('U1002', 4)]

### ## Rationale

- Risk CRITICAL (score=115).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline ( $\geq 3x$ ).
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).