

Fraud Case Report — Ca86c54cad947
- Created: 2026-01-18T22:47:26.618077+00:00

Transaction

- txn_id: T267306726
- user_id: U1006 (grade=C)
- type: purchase
- status: chargeback
- amount: 3195.48 USD
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: DE (home=KE)
- device_id: D06000
- ip_address: 10.0.6.65

Decision

- Decision: ****BLOCK****
- Recommended action: High-confidence fraud: amount extremely above baseline

Evidence

- Risk level: CRITICAL (score=123)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Fraud-confirming status
- User avg amount (last 80): 461.89
- Velocity proxy (15): 15
- User status counts: {'chargeback': 5, 'approved': 87, 'declined': 24, 'reversed': 4}
- User type counts: {'purchase': 22, 'transfer': 50, 'refund': 19, 'subscription': 13, 'cash_withdrawal': 16}
- IP/device reuse top: [('U1006', 200)]

Rationale

- Risk CRITICAL (score=123).
- 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).