

## # Fraud Case Report — Cdfdf290a2a16

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### ## Transaction

- txn\_id: T818571545
- user\_id: U1005 (grade=D)
- type: purchase
- status: chargeback
- amount: 3071.21 EUR
- merchant: Online Electronics (mcc=5411)
- channel: card\_not\_present
- country: KE (home=NG)
- device\_id: D05000
- ip\_address: 10.0.5.90

### ## Decision

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

### ## Evidence

- Risk level: CRITICAL (score=130)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, Fraud-confirming status
- User avg amount (last 80): 648.2
- Velocity proxy (15): 15
- User status counts: {'chargeback': 3, 'approved': 49, 'reversed': 3, 'declined': 3}
- User type counts: {'purchase': 12, 'refund': 10, 'cash\_withdrawal': 14, 'subscription': 12, 'transfer': 10}
- IP/device reuse top: [('U1005', 40)]

### ## Rationale

- Risk CRITICAL (score=130).
- 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).