

# Fraud Case Report — Cb3064ad60a20  
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#### ## Transaction

- txn\_id: T477792385
- user\_id: U1004 (grade=A)
- type: transfer
- status: chargeback
- amount: 1266.45 EUR
- merchant: Luxury Goods (mcc=5944)
- channel: card\_present
- country: AE (home=AE)
- device\_id: D04000
- ip\_address: 10.0.4.29

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=77)
- Reasons: High-risk transaction type: transfer, Fraud-confirming status seen: chargeback, High amount >...
- User avg amount (last 80): 499.92
- Velocity proxy (15): 15
- User status counts: {'chargeback': 5, 'approved': 85, 'declined': 24, 'reversed': 6}
- User type counts: {'transfer': 42, 'purchase': 29, 'refund': 20, 'cash\_withdrawal': 20, 'subscription': 9}
- IP/device reuse top: [('U1004', 200)]

#### ## Rationale

- Risk HIGH (score=77).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.
- Chargeback observed (strong fraud confirmation signal).