

Fraud Case Report — C52b07529b3aa
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Transaction

- txn_id: T831675820
- user_id: U1003 (grade=C)
- type: purchase
- status: chargeback
- amount: 2374.25 GBP
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D18606
- ip_address: 10.0.3.52

Decision

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

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): 606.4
- Velocity proxy (15): 15
- User status counts: {'chargeback': 3, 'approved': 94, 'declined': 19, 'reversed': 4}
- User type counts: {'purchase': 19, 'transfer': 54, 'cash_withdrawal': 18, 'refund': 18, 'subscription': 11}
- IP/device reuse top: [('U1003', 14)]

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).