

Fraud Case Report — C90417f452e7e
- Created: 2026-01-18T22:34:34.114081+00:00

Transaction

- txn_id: T810616943
- user_id: U1003 (grade=C)
- type: purchase
- status: chargeback
- amount: 2919.72 USD
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D03000
- ip_address: 10.0.3.168

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): 531.45
- Velocity proxy (15): 15
- User status counts: {'chargeback': 2, 'approved': 95, 'reversed': 6, 'declined': 17}
- User type counts: {'purchase': 25, 'refund': 11, 'cash_withdrawal': 22, 'transfer': 48, 'subscription': 14}
- IP/device reuse top: [('U1003', 98)]

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).