Fraud Case Report — Cbb1e1f2df705
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Transaction
- txn_id: T171937584
- user_id: U1005 (grade=D)
- type: purchase
- status: chargeback
- amount: 2620.21 AED
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: AE (home=NG)
- device_id: D05000
- ip_address: 10.0.5.135

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): 527.22
- Velocity proxy (15): 15
- User status counts: {'chargeback': 5, 'approved': 96, 'declined': 16, 'reversed': 3}
- User type counts: {'purchase': 23, 'cash_withdrawal': 24, 'transfer': 35, 'refund': 20, 'subscription': 18}
- IP/device reuse top: [('U1005', 96)]

Rationale
- Risk CRITICAL (score=130).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline (>=3x).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.
- Chargeback observed (strong fraud confirmation signal).