

# Fraud Case Report — Ce742371423a1  
- Created: 2026-01-18T22:47:57.362603+00:00

#### ## Transaction

- txn\_id: T697468630
- user\_id: U1002 (grade=B)
- type: purchase
- status: chargeback
- amount: 865.67 EUR
- merchant: Online Electronics (mcc=5411)
- channel: card\_not\_present
- country: FR (home=GB)
- device\_id: D02000
- ip\_address: 10.0.2.101

#### ## Decision

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

#### ## Evidence

- Risk level: CRITICAL (score=102)
- Reasons: Card-not-present, Geo mismatch vs home, Fraud-confirming status seen: chargeback, Amount
- User avg amount (last 80): 436.83
- Velocity proxy (15): 15
- User status counts: {'chargeback': 4, 'approved': 89, 'declined': 18, 'reversed': 9}
- User type counts: {'purchase': 25, 'refund': 17, 'cash\_withdrawal': 28, 'transfer': 40, 'subscription': 10}
- IP/device reuse top: [('U1002', 200)]

#### ## Rationale

- Risk CRITICAL (score=102).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.
- Chargeback observed (strong fraud confirmation signal).