

## # Fraud Case Report — Cb051d00a6148

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### ## Transaction

- txn\_id: T508845159
- user\_id: U1005 (grade=D)
- type: cash\_withdrawal
- status: chargeback
- amount: 305.67 AED
- merchant: Gaming (mcc=7994)
- channel: card\_present
- country: NG (home=NG)
- device\_id: D05000
- ip\_address: 10.0.5.12

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=62)
- Reasons: Lower customer grade: D, High-risk transaction type: cash\_withdrawal, Fraud-confirming status
- User avg amount (last 80): 640.38
- Velocity proxy (15): 10
- User status counts: {'chargeback': 1, 'reversed': 2, 'approved': 7}
- User type counts: {'cash\_withdrawal': 3, 'transfer': 4, 'subscription': 1, 'refund': 1, 'purchase': 1}
- IP/device reuse top: [('U1005', 7)]

### ## Rationale

- Risk HIGH (score=62).
- IP/device reuse pattern across multiple users is suspicious.
- Chargeback observed (strong fraud confirmation signal).