

## # Fraud Case Report — C21d1e9c220d3

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### ## Transaction

- txn\_id: T248697211
- user\_id: U1003 (grade=C)
- type: purchase
- status: chargeback
- amount: 3085.41 USD
- merchant: Online Electronics (mcc=5411)
- channel: card\_not\_present
- country: FR (home=ZA)
- device\_id: D37330
- ip\_address: 252.224.3.139

### ## 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): 795.9
- Velocity proxy (15): 15
- User status counts: {'chargeback': 6, 'approved': 91, 'declined': 17, 'reversed': 6}
- User type counts: {'purchase': 31, 'transfer': 38, 'subscription': 10, 'refund': 13, 'cash\_withdrawal': 28}
- IP/device reuse top: [('U1003', 2)]

### ## 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.
- Chargeback observed (strong fraud confirmation signal).