

Fraud Case Report — Cb08274053610
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Transaction

- txn_id: T664255173
- user_id: U1005 (grade=D)
- type: cash_withdrawal
- status: chargeback
- amount: 480.46 EUR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: NG (home=NG)
- device_id: D05000
- ip_address: 10.0.5.112

Decision

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

Evidence

- Risk level: CRITICAL (score=92)
- Reasons: Lower customer grade: D, Card-not-present, High-risk transaction type: cash_withdrawal, Fraud indicator: True
- User avg amount (last 80): 603.85
- Velocity proxy (15): 15
- User status counts: {'chargeback': 4, 'approved': 89, 'declined': 25, 'reversed': 2}
- User type counts: {'cash_withdrawal': 26, 'subscription': 13, 'transfer': 49, 'refund': 12, 'purchase': 20}
- IP/device reuse top: [('U1005', 200)]

Rationale

- Risk CRITICAL (score=92).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple users is suspicious.
- Chargeback observed (strong fraud confirmation signal).