

Fraud Case Report — Cbe0b3aa38d32
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Transaction

- txn_id: T115897104
- user_id: U1004 (grade=A)
- type: transfer
- status: chargeback
- amount: 1351.44 USD
- merchant: Travel (mcc=4511)
- channel: card_present
- country: AE (home=AE)
- device_id: D04000
- ip_address: 10.0.4.85

Decision

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

Evidence

- Risk level: HIGH (score=67)
- Reasons: High-risk transaction type: transfer, Fraud-confirming status seen: chargeback, High amount >...
- User avg amount (last 80): 522.59
- Velocity proxy (15): 15
- User status counts: {'chargeback': 6, 'approved': 91, 'declined': 20, 'reversed': 3}
- User type counts: {'transfer': 35, 'cash_withdrawal': 16, 'subscription': 23, 'refund': 18, 'purchase': 28}
- IP/device reuse top: [('U1004', 200)]

Rationale

- Risk HIGH (score=67).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.
- Chargeback observed (strong fraud confirmation signal).