

# Fraud Case Report — C460d63cbbba9  
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#### ## Transaction

- txn\_id: T844125936
- user\_id: U1002 (grade=B)
- type: purchase
- status: chargeback
- amount: 980.17 AED
- merchant: Online Electronics (mcc=5411)
- channel: card\_not\_present
- country: DE (home=GB)
- device\_id: D02000
- ip\_address: 130.242.185.210

#### ## 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): 577.12
- Velocity proxy (15): 15
- User status counts: {'chargeback': 4, 'approved': 86, 'declined': 27, 'reversed': 3}
- User type counts: {'purchase': 20, 'refund': 16, 'cash\_withdrawal': 15, 'transfer': 59, '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).