

Fraud Case Report — Cefc90e48c654

- Created: 2026-01-18T22:31:47.164619+00:00

Transaction

- txn_id: T357764270
- user_id: U1004 (grade=A)
- type: purchase
- status: chargeback
- amount: 2867.11 USD
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: ZA (home=AE)
- device_id: D26548
- ip_address: 10.0.4.139

Decision

- Decision: ****BLOCK****
- Recommended action: High-confidence fraud: CNP + geo mismatch + velocity

Evidence

- Risk level: CRITICAL (score=110)
- Reasons: Card-not-present, Geo mismatch vs home, Fraud-confirming status seen: chargeback, High amount
- User avg amount (last 80): 599.19
- Velocity proxy (15): 15
- User status counts: {'chargeback': 8, 'approved': 84, 'declined': 25, 'reversed': 3}
- User type counts: {'purchase': 24, 'transfer': 51, 'subscription': 12, 'cash_withdrawal': 17, 'refund': 16}
- IP/device reuse top: [('U1004', 2)]

Rationale

- Risk CRITICAL (score=110).
- 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).