

Fraud Case Report — C8c0901ceae2e
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Transaction

- txn_id: T404039044
- user_id: U1006 (grade=C)
- type: purchase
- status: chargeback
- amount: 3174.8 EUR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: US (home=KE)
- device_id: D63624
- ip_address: 87.22.17.180

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): 648.52
- Velocity proxy (15): 15
- User status counts: {'chargeback': 5, 'approved': 91, 'declined': 14, 'reversed': 10}
- User type counts: {'purchase': 29, 'cash_withdrawal': 20, 'subscription': 17, 'transfer': 31, 'refund': 23}
- IP/device reuse top: [('U1006', 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).