

## # Fraud Case Report — Caefbc443106f

- Created: 2026-01-18T22:49:56.421828+00:00

### ## Transaction

- txn\_id: T725983210
- user\_id: U1002 (grade=B)
- type: transfer
- status: chargeback
- amount: 1906.98 EUR
- merchant: Online Electronics (mcc=5411)
- channel: card\_not\_present
- country: GB (home=GB)
- device\_id: D12048
- ip\_address: 10.0.2.123

### ## Decision

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

### ## Evidence

- Risk level: CRITICAL (score=102)
- Reasons: Card-not-present, High-risk transaction type: transfer, Fraud-confirming status seen: chargeback
- User avg amount (last 80): 537.36
- Velocity proxy (15): 15
- User status counts: {'chargeback': 6, 'declined': 28, 'approved': 79, 'reversed': 7}
- User type counts: {'transfer': 47, 'refund': 17, 'purchase': 24, 'cash\_withdrawal': 22, 'subscription': 10}
- IP/device reuse top: [('U1002', 1)]

### ## Rationale

- Risk CRITICAL (score=102).
- Amount significantly above customer baseline ( $\geq 3x$ ).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- Chargeback observed (strong fraud confirmation signal).