

Fraud Case Report — C3ead04f53713

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Transaction

- txn_id: T446722574
- user_id: U1002 (grade=B)
- type: purchase
- status: chargeback
- amount: 1212.46 AED
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: ZA (home=GB)
- device_id: D02000
- ip_address: 10.0.2.130

Decision

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

Evidence

- Risk level: CRITICAL (score=115)
- Reasons: Card-not-present, Geo mismatch vs home, Fraud-confirming status seen: chargeback, High amount
- User avg amount (last 80): 517.13
- Velocity proxy (15): 15
- User status counts: {'chargeback': 1, 'approved': 24, 'declined': 12, 'reversed': 4}
- User type counts: {'purchase': 4, 'transfer': 25, 'cash_withdrawal': 4, 'subscription': 4, 'refund': 4}
- IP/device reuse top: [('U1002', 30)]

Rationale

- Risk CRITICAL (score=115).
- 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).