

Fraud Case Report — C334955c4536f
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Transaction

- txn_id: T356120681
- user_id: U1005 (grade=D)
- type: purchase
- status: chargeback
- amount: 1871.83 ZAR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: AE (home=NG)
- device_id: D32714
- ip_address: 10.0.5.37

Decision

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

Evidence

- Risk level: CRITICAL (score=130)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, Fraud-confirming status
- User avg amount (last 80): 524.01
- Velocity proxy (15): 15
- User status counts: {'chargeback': 1, 'approved': 91, 'declined': 23, 'reversed': 5}
- User type counts: {'purchase': 21, 'transfer': 50, 'cash_withdrawal': 17, 'subscription': 18, 'refund': 14}
- IP/device reuse top: [('U1005', 4)]

Rationale

- Risk CRITICAL (score=130).
- 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).