

Fraud Case Report — C05a4a9519763

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Transaction

- txn_id: T751088490
- user_id: U1001 (grade=A)
- type: purchase
- status: chargeback
- amount: 2800.59 GBP
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: GB (home=US)
- device_id: D01000
- ip_address: 114.252.199.224

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): 535.23
- Velocity proxy (15): 15
- User status counts: {'chargeback': 2, 'approved': 103, 'declined': 12, 'reversed': 3}
- User type counts: {'purchase': 21, 'subscription': 19, 'refund': 24, 'transfer': 41, 'cash_withdrawal': 15}
- IP/device reuse top: [('U1001', 200)]

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.
- IP/device reuse pattern across multiple users is suspicious.
- Chargeback observed (strong fraud confirmation signal).