

Fraud Case Report — Ced7093866074

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Transaction

- txn_id: T388600618
- user_id: U1003 (grade=C)
- type: transfer
- status: chargeback
- amount: 1658.51 GBP
- merchant: Grocery (mcc=5411)
- channel: card_present
- country: ZA (home=ZA)
- device_id: D03000
- ip_address: 125.216.192.137

Decision

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

Evidence

- Risk level: HIGH (score=80)
- Reasons: Lower customer grade: C, High-risk transaction type: transfer, Fraud-confirming status seen: cl
- User avg amount (last 80): 525.49
- Velocity proxy (15): 15
- User status counts: {'chargeback': 5, 'approved': 91, 'declined': 17, 'reversed': 7}
- User type counts: {'transfer': 43, 'purchase': 29, 'cash_withdrawal': 15, 'subscription': 19, 'refund': 14}
- IP/device reuse top: [('U1003', 200)]

Rationale

- Risk HIGH (score=80).
- 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).