

Fraud Case Report — C132b07976b81
- Created: 2026-01-18T22:41:47.127772+00:00

Transaction

- txn_id: T989975444
- user_id: U1001 (grade=A)
- type: purchase
- status: chargeback
- amount: 1189.58 AED
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: NG (home=US)
- device_id: D57572
- ip_address: 10.0.1.131

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, IP reuse
- User avg amount (last 80): 415.35
- Velocity proxy (15): 15
- User status counts: {'chargeback': 4, 'approved': 92, 'declined': 21, 'reversed': 3}
- User type counts: {'purchase': 18, 'cash_withdrawal': 17, 'refund': 15, 'subscription': 13, 'transfer': 57}
- IP/device reuse top: [('U1001', 2)]

Rationale

- Risk CRITICAL (score=110).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).