

Fraud Case Report — Caf40f88a54f4

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Transaction

- txn_id: T905874508
- user_id: U1006 (grade=C)
- type: purchase
- status: chargeback
- amount: 2841.17 USD
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: DE (home=KE)
- device_id: D06000
- ip_address: 180.179.18.70

Decision

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

Evidence

- Risk level: CRITICAL (score=123)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Fraud-confirming status
- User avg amount (last 80): 550.66
- Velocity proxy (15): 15
- User status counts: {'chargeback': 8, 'approved': 89, 'reversed': 7, 'declined': 16}
- User type counts: {'purchase': 34, 'subscription': 9, 'transfer': 40, 'cash_withdrawal': 20, 'refund': 17}
- IP/device reuse top: [('U1006', 140)]

Rationale

- Risk CRITICAL (score=123).
- 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).