

Fraud Case Report — C96b208002f3f
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Transaction

- txn_id: T554101560
- user_id: U1004 (grade=A)
- type: purchase
- status: chargeback
- amount: 356.76 GBP
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: AE (home=AE)
- device_id: D04000
- ip_address: 8.208.233.251

Decision

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

Evidence

- Risk level: HIGH (score=60)
- Reasons: Card-not-present, Fraud-confirming status seen: chargeback, High-risk merchant category
- User avg amount (last 80): 477.82
- Velocity proxy (15): 15
- User status counts: {'chargeback': 8, 'approved': 98, 'declined': 13, 'reversed': 1}
- User type counts: {'purchase': 44, 'transfer': 29, 'subscription': 16, 'refund': 16, 'cash_withdrawal': 15}
- IP/device reuse top: [('U1004', 200)]

Rationale

- Risk HIGH (score=60).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.
- Chargeback observed (strong fraud confirmation signal).