

Fraud Case Report — Cf9404bb58fc4
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Transaction

- txn_id: T258999179
- user_id: U1005 (grade=D)
- type: purchase
- status: chargeback
- amount: 1718.39 ZAR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: GB (home=NG)
- device_id: D22379
- ip_address: 10.0.5.130

Decision

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

Evidence

- Risk level: CRITICAL (score=130)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, Fraud-confirming status
- User avg amount (last 80): 544.26
- Velocity proxy (15): 15
- User status counts: {'chargeback': 6, 'approved': 84, 'declined': 28, 'reversed': 2}
- User type counts: {'purchase': 27, 'cash_withdrawal': 20, 'transfer': 50, 'refund': 10, 'subscription': 13}
- IP/device reuse top: [('U1005', 3)]

Rationale

- Risk CRITICAL (score=130).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).