

Fraud Case Report — Ce02f8207402d
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Transaction

- txn_id: T149323396
- user_id: U1003 (grade=C)
- type: transfer
- status: chargeback
- amount: 403.62 EUR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D72873
- ip_address: 10.0.3.19

Decision

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

Evidence

- Risk level: CRITICAL (score=85)
- Reasons: Lower customer grade: C, Card-not-present, High-risk transaction type: transfer, Fraud-confirm
- User avg amount (last 80): 558.69
- Velocity proxy (15): 15
- User status counts: {'chargeback': 7, 'approved': 83, 'declined': 25, 'reversed': 5}
- User type counts: {'transfer': 50, 'subscription': 11, 'purchase': 24, 'refund': 11, 'cash_withdrawal': 24}
- IP/device reuse top: [('U1003', 2)]

Rationale

- Risk CRITICAL (score=85).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- Chargeback observed (strong fraud confirmation signal).