

## # Fraud Case Report — C8c2700c6f661

- Created: 2026-01-18T22:27:04.172915+00:00

### ## Transaction

- txn\_id: T999704376
- user\_id: U1004 (grade=A)
- type: transfer
- status: chargeback
- amount: 1914.53 USD
- merchant: Grocery (mcc=5411)
- channel: card\_not\_present
- country: NG (home=AE)
- device\_id: D04000
- ip\_address: 10.0.4.184

### ## Decision

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

### ## Evidence

- Risk level: CRITICAL (score=112)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Fraud-confirmation
- User avg amount (last 80): 1571.64
- Velocity proxy (15): 5
- User status counts: {'chargeback': 1, 'declined': 2, 'approved': 2}
- User type counts: {'transfer': 1, 'purchase': 1, 'cash\_withdrawal': 3}
- IP/device reuse top: [('U1004', 1)]

### ## Rationale

- Risk CRITICAL (score=112).
- Geo mismatch relative to customer profile.
- High-risk type combined with CNP channel increases fraud likelihood.
- Chargeback observed (strong fraud confirmation signal).