

Fraud Case Report — C4eb8af949b5f

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Transaction

- txn_id: T784847627
- user_id: U1003 (grade=C)
- type: purchase
- status: chargeback
- amount: 2455.86 GBP
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D74309
- ip_address: 10.0.3.83

Decision

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

Evidence

- Risk level: CRITICAL (score=98)
- Reasons: Lower customer grade: C, Card-not-present, Fraud-confirming status seen: chargeback, High amount
- User avg amount (last 80): 560.94
- Velocity proxy (15): 15
- User status counts: {'chargeback': 1, 'approved': 96, 'declined': 19, 'reversed': 4}
- User type counts: {'purchase': 22, 'transfer': 51, 'refund': 10, 'cash_withdrawal': 20, 'subscription': 17}
- IP/device reuse top: [('U1003', 1)]

Rationale

- Risk CRITICAL (score=98).
- Amount significantly above customer baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).