

## # Fraud Case Report — C8f0b81c8c1de

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### ## Transaction

- txn\_id: T145059387
- user\_id: U1002 (grade=B)
- type: purchase
- status: chargeback
- amount: 2824.56 EUR
- merchant: Online Electronics (mcc=5411)
- channel: card\_not\_present
- country: FR (home=GB)
- device\_id: D02000
- ip\_address: 10.0.2.80

### ## Decision

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

### ## Evidence

- Risk level: CRITICAL (score=115)
- Reasons: Card-not-present, Geo mismatch vs home, Fraud-confirming status seen: chargeback, High amount
- User avg amount (last 80): 503.14
- Velocity proxy (15): 15
- User status counts: {'chargeback': 3, 'approved': 90, 'reversed': 8, 'declined': 19}
- User type counts: {'purchase': 27, 'cash\_withdrawal': 25, 'refund': 12, 'subscription': 11, 'transfer': 45}
- IP/device reuse top: [('U1002', 200)]

### ## Rationale

- Risk CRITICAL (score=115).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline ( $\geq 3x$ ).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.
- Chargeback observed (strong fraud confirmation signal).