

Fraud Case Report — C6dd7ebc7311e
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Transaction

- txn_id: T776283852
- user_id: U1005 (grade=D)
- type: purchase
- status: chargeback
- amount: 1502.39 EUR
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: NG (home=NG)
- device_id: D05000
- ip_address: 10.0.5.68

Decision

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

Evidence

- Risk level: CRITICAL (score=105)
- Reasons: Lower customer grade: D, Card-not-present, Fraud-confirming status seen: chargeback, High a
- User avg amount (last 80): 683.28
- Velocity proxy (15): 15
- User status counts: {'chargeback': 3, 'approved': 94, 'declined': 21, 'reversed': 2}
- User type counts: {'purchase': 28, 'transfer': 40, 'cash_withdrawal': 22, 'subscription': 12, 'refund': 18}
- IP/device reuse top: [('U1005', 200)]

Rationale

- Risk CRITICAL (score=105).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.
- Chargeback observed (strong fraud confirmation signal).