

Fraud Case Report — Cccec2d59d0ff
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Transaction

- txn_id: T935840759
- user_id: U1002 (grade=B)
- type: purchase
- status: chargeback
- amount: 1154.71 ZAR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: NG (home=GB)
- device_id: D95367
- ip_address: 10.0.2.187

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 avg amount, User avg amount (last 80), Velocity proxy, User status counts, User type counts, IP/device reuse top
- User avg amount (last 80): 448.9
- Velocity proxy (15): 15
- User status counts: {'chargeback': 5, 'approved': 88, 'declined': 18, 'reversed': 9}
- User type counts: {'purchase': 26, 'transfer': 38, 'refund': 18, 'subscription': 11, 'cash_withdrawal': 27}
- IP/device reuse top: [('U1002', 3)]

Rationale

- Risk CRITICAL (score=115).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).