

Fraud Case Report — Cc3c86fd5298c
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Transaction

- txn_id: T248088559
- user_id: U1006 (grade=C)
- type: cash_withdrawal
- status: chargeback
- amount: 322.86 GBP
- merchant: Gaming (mcc=7994)
- channel: card_not_present
- country: KE (home=KE)
- device_id: D06000
- ip_address: 60.6.102.145

Decision

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

Evidence

- Risk level: HIGH (score=75)
- Reasons: Lower customer grade: C, Card-not-present, High-risk transaction type: cash_withdrawal, Fraud indicator: True
- User avg amount (last 80): 493.4
- Velocity proxy (15): 15
- User status counts: {'chargeback': 3, 'approved': 77, 'declined': 31, 'reversed': 2}
- User type counts: {'cash_withdrawal': 10, 'transfer': 64, 'purchase': 21, 'refund': 9, 'subscription': 9}
- IP/device reuse top: [('U1006', 46)]

Rationale

- Risk HIGH (score=75).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple users is suspicious.
- Chargeback observed (strong fraud confirmation signal).