

Fraud Case Report — C7eb291e00d64

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Transaction

- txn_id: T806408292
- user_id: U1001 (grade=A)
- type: purchase
- status: chargeback
- amount: 988.42 ZAR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: FR (home=US)
- device_id: D01000
- ip_address: 10.0.1.224

Decision

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

Evidence

- Risk level: CRITICAL (score=97)
- Reasons: Card-not-present, Geo mismatch vs home, Fraud-confirming status seen: chargeback, Amount
- User avg amount (last 80): 422.62
- Velocity proxy (15): 15
- User status counts: {'chargeback': 6, 'approved': 92, 'reversed': 7, 'declined': 15}
- User type counts: {'purchase': 31, 'transfer': 31, 'cash_withdrawal': 15, 'subscription': 22, 'refund': 21}
- IP/device reuse top: [('U1001', 100)]

Rationale

- Risk CRITICAL (score=97).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.
- Chargeback observed (strong fraud confirmation signal).