

Fraud Case Report — C78aec40fb33
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Transaction

- txn_id: T684321396
- user_id: U1006 (grade=C)
- type: purchase
- status: chargeback
- amount: 1306.36 ZAR
- merchant: Travel (mcc=4511)
- channel: card_present
- country: KE (home=KE)
- device_id: D06000
- ip_address: 10.0.6.145

Decision

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

Evidence

- Risk level: HIGH (score=68)
- Reasons: Lower customer grade: C, Fraud-confirming status seen: chargeback, High amount \geq 1000
- User avg amount (last 80): 400.9
- Velocity proxy (15): 15
- User status counts: {'chargeback': 4, 'approved': 89, 'reversed': 5, 'declined': 22}
- User type counts: {'purchase': 22, 'transfer': 40, 'subscription': 17, 'refund': 20, 'cash_withdrawal': 21}
- IP/device reuse top: [('U1006', 200)]

Rationale

- Risk HIGH (score=68).
- 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).