

Fraud Case Report — C8072f3590703
- Created: 2026-01-18T22:28:08.802108+00:00

Transaction

- txn_id: T996261783
- user_id: U1005 (grade=D)
- type: purchase
- status: chargeback
- amount: 2766.48 EUR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: AE (home=NG)
- device_id: D89759
- ip_address: 91.248.27.32

Decision

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

Evidence

- Risk level: CRITICAL (score=130)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, Fraud-confirming status
- User avg amount (last 80): 691.43
- Velocity proxy (15): 15
- User status counts: {'chargeback': 2, 'approved': 19, 'declined': 1, 'reversed': 2}
- User type counts: {'purchase': 4, 'cash_withdrawal': 5, 'subscription': 5, 'transfer': 7, 'refund': 3}
- IP/device reuse top: [('U1005', 2)]

Rationale

- Risk CRITICAL (score=130).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).