

Fraud Case Report — C49cf3f664ff9
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Transaction

- txn_id: T631617401
- user_id: U1002 (grade=B)
- type: transfer
- status: chargeback
- amount: 1610.97 USD
- merchant: Luxury Goods (mcc=5944)
- channel: card_present
- country: GB (home=GB)
- device_id: D02000
- ip_address: 10.0.2.31

Decision

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

Evidence

- Risk level: HIGH (score=82)
- Reasons: High-risk transaction type: transfer, Fraud-confirming status seen: chargeback, High amount >= 1000
- User avg amount (last 80): 540.87
- Velocity proxy (15): 15
- User status counts: {'chargeback': 2, 'reversed': 2, 'approved': 93, 'declined': 23}
- User type counts: {'transfer': 56, 'cash_withdrawal': 15, 'subscription': 15, 'purchase': 20, 'refund': 14}
- IP/device reuse top: [('U1002', 200)]

Rationale

- Risk HIGH (score=82).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.
- Chargeback observed (strong fraud confirmation signal).