

Fraud Case Report — C8c2700c6f661
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Transaction

- txn_id: T999704376
- user_id: U1004 (grade=A)
- type: transfer
- status: chargeback
- amount: 1914.53 USD
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: NG (home=AE)
- device_id: D04000
- ip_address: 10.0.4.184

Decision

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

Evidence

- Risk level: CRITICAL (score=112)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Fraud-confirming
- User avg amount (last 80): 1571.64
- Velocity proxy (15): 5
- User status counts: {'chargeback': 1, 'declined': 2, 'approved': 2}
- User type counts: {'transfer': 1, 'purchase': 1, 'cash_withdrawal': 3}
- IP/device reuse top: [('U1004', 1)]

Rationale

- Risk CRITICAL (score=112).
- Geo mismatch relative to customer profile.
- High-risk type combined with CNP channel increases fraud likelihood.
- Chargeback observed (strong fraud confirmation signal).