

Fraud Case Report — C5be0adda0765

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Transaction

- txn_id: T562661943
- user_id: U1005 (grade=D)
- type: purchase
- status: chargeback
- amount: 3018.46 USD
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: GB (home=NG)
- device_id: D05000
- ip_address: 10.0.5.80

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): 528.29
- Velocity proxy (15): 15
- User status counts: {'chargeback': 5, 'approved': 94, 'declined': 18, 'reversed': 3}
- User type counts: {'purchase': 24, 'cash_withdrawal': 18, 'refund': 13, 'subscription': 21, 'transfer': 44}
- IP/device reuse top: [('U1005', 200)]

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.
- IP/device reuse pattern across multiple users is suspicious.
- Chargeback observed (strong fraud confirmation signal).