

Fraud Case Report — C991f9f45a86f
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Transaction

- txn_id: T311230678
- user_id: U1002 (grade=B)
- type: purchase
- status: chargeback
- amount: 3003.78 EUR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: DE (home=GB)
- device_id: D02000
- ip_address: 10.0.2.126

Decision

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

Evidence

- Risk level: CRITICAL (score=115)
- Reasons: Card-not-present, Geo mismatch vs home, Fraud-confirming status seen: chargeback, High amount, IP reuse
- User avg amount (last 80): 539.82
- Velocity proxy (15): 15
- User status counts: {'chargeback': 6, 'approved': 83, 'reversed': 4, 'declined': 27}
- User type counts: {'purchase': 26, 'refund': 19, 'subscription': 11, 'transfer': 48, 'cash_withdrawal': 16}
- IP/device reuse top: [('U1002', 200)]

Rationale

- Risk CRITICAL (score=115).
- 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).