

Fraud Case Report — Ca7d5d3c59106
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Transaction

- txn_id: T839232752
- user_id: U1004 (grade=A)
- type: cash_withdrawal
- status: chargeback
- amount: 794.47 EUR
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: AE (home=AE)
- device_id: D04000
- ip_address: 10.0.4.167

Decision

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

Evidence

- Risk level: HIGH (score=84)
- Reasons: Card-not-present, High-risk transaction type: cash_withdrawal, Fraud-confirming status seen: c
- User avg amount (last 80): 570.83
- Velocity proxy (15): 15
- User status counts: {'chargeback': 6, 'approved': 89, 'reversed': 4, 'declined': 21}
- User type counts: {'cash_withdrawal': 19, 'purchase': 32, 'refund': 20, 'subscription': 11, 'transfer': 38}
- IP/device reuse top: [('U1004', 155)]

Rationale

- Risk HIGH (score=84).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple users is suspicious.
- Chargeback observed (strong fraud confirmation signal).