

Fraud Case Report — C0ab764c21c19
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Transaction

- txn_id: T134739260
- user_id: U1003 (grade=C)
- type: refund
- status: chargeback
- amount: 67.71 ZAR
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D03000
- ip_address: 185.106.210.249

Decision

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

Evidence

- Risk level: HIGH (score=63)
- Reasons: Lower customer grade: C, Card-not-present, Fraud-confirming status seen: chargeback
- User avg amount (last 80): 444.41
- Velocity proxy (15): 15
- User status counts: {'chargeback': 8, 'approved': 81, 'reversed': 4, 'declined': 27}
- User type counts: {'refund': 17, 'purchase': 16, 'subscription': 20, 'cash_withdrawal': 13, 'transfer': 54}
- IP/device reuse top: [('U1003', 200)]

Rationale

- Risk HIGH (score=63).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.
- Chargeback observed (strong fraud confirmation signal).