# Fraud Case Report — C6ed87b16d8e4
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## Transaction
- txn_id: T777098499
- user_id: U1005 (grade=D)
- type: purchase
- status: chargeback
- amount: 175.25 GBP
- merchant: Digital Goods (mcc=5816)
- channel: card_present
- country: KE (home=NG)
- device_id: D05000
- ip_address: 10.0.5.180

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

## Evidence
- Risk level: HIGH (score=75)
- Reasons: Lower customer grade: D, Geo mismatch vs home, Fraud-confirming status seen: chargeback
- User avg amount (last 80): 668.24
- Velocity proxy (15): 15
- User status counts: {'chargeback': 4, 'approved': 93, 'declined': 21, 'reversed': 2}
- User type counts: {'purchase': 29, 'refund': 19, 'transfer': 40, 'cash_withdrawal': 20, 'subscription': 12}
- IP/device reuse top: [('U1005', 200)]

## Rationale
- Risk HIGH (score=75).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.
- Chargeback observed (strong fraud confirmation signal).