

Fraud Case Report — C3dd42d8a8ed3

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Transaction

- txn_id: T552895185
- user_id: U1002 (grade=B)
- type: cash_withdrawal
- status: chargeback
- amount: 66.8 EUR
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: GB (home=GB)
- device_id: D70412
- ip_address: 151.238.200.86

Decision

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

Evidence

- Risk level: HIGH (score=67)
- Reasons: Card-not-present, High-risk transaction type: cash_withdrawal, Fraud-confirming status seen: c
- User avg amount (last 80): 548.8
- Velocity proxy (15): 15
- User status counts: {'chargeback': 3, 'approved': 91, 'declined': 22, 'reversed': 4}
- User type counts: {'cash_withdrawal': 17, 'purchase': 26, 'subscription': 11, 'transfer': 52, 'refund': 14}
- IP/device reuse top: [('U1002', 1)]

Rationale

- Risk HIGH (score=67).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- Chargeback observed (strong fraud confirmation signal).