

Fraud Case Report — C460d63cbbba9

- Created: 2026-01-18T22:40:46.572682+00:00

Transaction

- txn_id: T844125936
- user_id: U1002 (grade=B)
- type: purchase
- status: chargeback
- amount: 980.17 AED
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: DE (home=GB)
- device_id: D02000
- ip_address: 130.242.185.210

Decision

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

Evidence

- Risk level: CRITICAL (score=102)
- Reasons: Card-not-present, Geo mismatch vs home, Fraud-confirming status seen: chargeback, Amount
- User avg amount (last 80): 577.12
- Velocity proxy (15): 15
- User status counts: {'chargeback': 4, 'approved': 86, 'declined': 27, 'reversed': 3}
- User type counts: {'purchase': 20, 'refund': 16, 'cash_withdrawal': 15, 'transfer': 59, 'subscription': 10}
- IP/device reuse top: [('U1002', 200)]

Rationale

- Risk CRITICAL (score=102).
- 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).