

# Fraud Case Report — C132b07976b81  
- Created: 2026-01-18T22:41:47.127772+00:00

### ## Transaction

- txn\_id: T989975444
- user\_id: U1001 (grade=A)
- type: purchase
- status: chargeback
- amount: 1189.58 AED
- merchant: Online Electronics (mcc=5411)
- channel: card\_not\_present
- country: NG (home=US)
- device\_id: D57572
- ip\_address: 10.0.1.131

### ## Decision

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

### ## Evidence

- Risk level: CRITICAL (score=110)
- Reasons: Card-not-present, Geo mismatch vs home, Fraud-confirming status seen: chargeback, High an
- User avg amount (last 80): 415.35
- Velocity proxy (15): 15
- User status counts: {'chargeback': 4, 'approved': 92, 'declined': 21, 'reversed': 3}
- User type counts: {'purchase': 18, 'cash\_withdrawal': 17, 'refund': 15, 'subscription': 13, 'transfer': 57}
- IP/device reuse top: [('U1001', 2)]

### ## Rationale

- Risk CRITICAL (score=110).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).