

Fraud Case Report — C7abe21ae1889
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Transaction

- txn_id: T685385904
- user_id: U1001 (grade=A)
- type: purchase
- status: chargeback
- amount: 1970.87 EUR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: AE (home=US)
- device_id: D01000
- ip_address: 10.0.1.5

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 amount, IP reuse
- User avg amount (last 80): 582.46
- Velocity proxy (15): 15
- User status counts: {'chargeback': 3, 'approved': 94, 'reversed': 5, 'declined': 18}
- User type counts: {'purchase': 20, 'cash_withdrawal': 26, 'subscription': 21, 'refund': 17, 'transfer': 36}
- IP/device reuse top: [('U1001', 200)]

Rationale

- Risk CRITICAL (score=110).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.
- Chargeback observed (strong fraud confirmation signal).