

## # Fraud Case Report — C3af30accff28

- Created: 2026-01-18T22:44:05.641560+00:00

### ## Transaction

- txn\_id: T244674127
- user\_id: U1003 (grade=C)
- type: purchase
- status: chargeback
- amount: 2094.21 EUR
- merchant: Online Electronics (mcc=5411)
- channel: card\_not\_present
- country: FR (home=ZA)
- device\_id: D03000
- ip\_address: 240.7.166.217

### ## Decision

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

### ## Evidence

- Risk level: CRITICAL (score=123)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Fraud-confirming status
- User avg amount (last 80): 518.24
- Velocity proxy (15): 15
- User status counts: {'chargeback': 7, 'approved': 88, 'declined': 21, 'reversed': 4}
- User type counts: {'purchase': 20, 'subscription': 21, 'cash\_withdrawal': 21, 'refund': 19, 'transfer': 39}
- IP/device reuse top: [('U1003', 200)]

### ## Rationale

- Risk CRITICAL (score=123).
- 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).