Fraud Case Report — C718f61a9ae46
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Transaction
- txn_id: T198226711
- user_id: U1003 (grade=C)
- type: cash_withdrawal
- status: chargeback
- amount: 689.89 GBP
- merchant: Travel (mcc=4511)
- channel: card_present
- country: ZA (home=ZA)
- device_id: D03000
- ip_address: 33.51.45.83

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

Evidence
- Risk level: HIGH (score=67)
- Reasons: Lower customer grade: C, High-risk transaction type: cash_withdrawal, Fraud-confirming status
- User avg amount (last 80): 501.74
- Velocity proxy (15): 15
- User status counts: {'chargeback': 4, 'approved': 90, 'declined': 19, 'reversed': 7}
- User type counts: {'cash_withdrawal': 16, 'subscription': 19, 'refund': 14, 'purchase': 28, 'transfer': 43}
- IP/device reuse top: [('U1003', 200)]

Rationale
- Risk HIGH (score=67).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.
- Chargeback observed (strong fraud confirmation signal).