

Fraud Case Report — Cb3064ad60a20

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Transaction

- txn_id: T477792385
- user_id: U1004 (grade=A)
- type: transfer
- status: chargeback
- amount: 1266.45 EUR
- merchant: Luxury Goods (mcc=5944)
- channel: card_present
- country: AE (home=AE)
- device_id: D04000
- ip_address: 10.0.4.29

Decision

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

Evidence

- Risk level: HIGH (score=77)
- Reasons: High-risk transaction type: transfer, Fraud-confirming status seen: chargeback, High amount >= 1000 EUR
- User avg amount (last 80): 499.92
- Velocity proxy (15): 15
- User status counts: {'chargeback': 5, 'approved': 85, 'declined': 24, 'reversed': 6}
- User type counts: {'transfer': 42, 'purchase': 29, 'refund': 20, 'cash_withdrawal': 20, 'subscription': 9}
- IP/device reuse top: [('U1004', 200)]

Rationale

- Risk HIGH (score=77).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.
- Chargeback observed (strong fraud confirmation signal).