

Fraud Case Report — Cd813d0ee147b

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Transaction

- txn_id: T148152430
- user_id: U1004 (grade=A)
- type: purchase
- status: chargeback
- amount: 952.98 USD
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: ZA (home=AE)
- device_id: D04000
- ip_address: 10.0.4.241

Decision

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

Evidence

- Risk level: CRITICAL (score=97)
- Reasons: Card-not-present, Geo mismatch vs home, Fraud-confirming status seen: chargeback, Amount
- User avg amount (last 80): 535.57
- Velocity proxy (15): 15
- User status counts: {'chargeback': 6, 'approved': 96, 'reversed': 2, 'declined': 16}
- User type counts: {'purchase': 39, 'subscription': 17, 'cash_withdrawal': 11, 'refund': 19, 'transfer': 34}
- IP/device reuse top: [('U1004', 200)]

Rationale

- Risk CRITICAL (score=97).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.
- Chargeback observed (strong fraud confirmation signal).