

Fraud Case Report — C0acaf9b53b58

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Transaction

- txn_id: T395446051
- user_id: U1006 (grade=C)
- type: purchase
- status: chargeback
- amount: 155.95 AED
- merchant: Gaming (mcc=7994)
- channel: card_not_present
- country: KE (home=KE)
- device_id: D06000
- ip_address: 10.0.6.192

Decision

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

Evidence

- Risk level: HIGH (score=63)
- Reasons: Lower customer grade: C, Card-not-present, Fraud-confirming status seen: chargeback
- User avg amount (last 80): 456.56
- Velocity proxy (15): 15
- User status counts: {'chargeback': 6, 'approved': 86, 'declined': 24, 'reversed': 4}
- User type counts: {'purchase': 23, 'transfer': 50, 'refund': 18, 'subscription': 13, 'cash_withdrawal': 16}
- IP/device reuse top: [('U1006', 200)]

Rationale

- Risk HIGH (score=63).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.
- Chargeback observed (strong fraud confirmation signal).