

# Fraud Case Report — Cace4695b2528  
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#### ## Transaction

- txn\_id: T861568412
- user\_id: U1002 (grade=B)
- type: purchase
- status: chargeback
- amount: 2452.59 AED
- merchant: Online Electronics (mcc=5411)
- channel: card\_not\_present
- country: NG (home=GB)
- device\_id: D58858
- ip\_address: 10.0.2.142

#### ## Decision

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

#### ## Evidence

- Risk level: CRITICAL (score=115)
- Reasons: Card-not-present, Geo mismatch vs home, Fraud-confirming status seen: chargeback, High amount, IP reuse.
- User avg amount (last 80): 533.16
- Velocity proxy (15): 15
- User status counts: {'chargeback': 1, 'approved': 82, 'reversed': 8, 'declined': 29}
- User type counts: {'purchase': 14, 'transfer': 67, 'subscription': 10, 'refund': 18, 'cash\_withdrawal': 11}
- IP/device reuse top: [('U1002', 6)]

#### ## Rationale

- Risk CRITICAL (score=115).
- 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).