

## # Fraud Case Report — C63f46fed4c87

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### ## Transaction

- txn\_id: T472843203
- user\_id: U1004 (grade=A)
- type: cash\_withdrawal
- status: chargeback
- amount: 287.36 EUR
- merchant: Luxury Goods (mcc=5944)
- channel: card\_not\_present
- country: AE (home=AE)
- device\_id: D22660
- ip\_address: 10.0.4.11

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=72)
- Reasons: Card-not-present, High-risk transaction type: cash\_withdrawal, Fraud-confirming status seen: c
- User avg amount (last 80): 506.19
- Velocity proxy (15): 15
- User status counts: {'chargeback': 7, 'approved': 100, 'declined': 12, 'reversed': 1}
- User type counts: {'cash\_withdrawal': 18, 'purchase': 39, 'subscription': 15, 'transfer': 32, 'refund': 16}
- IP/device reuse top: [('U1004', 2)]

### ## Rationale

- Risk HIGH (score=72).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- Chargeback observed (strong fraud confirmation signal).