

Fraud Case Report — C1470a853d9cd
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Transaction

- txn_id: T887178416
- user_id: U1005 (grade=D)
- type: purchase
- status: chargeback
- amount: 2035.65 EUR
- merchant: Luxury Goods (mcc=5944)
- channel: card_present
- country: NG (home=NG)
- device_id: D05000
- ip_address: 10.0.5.72

Decision

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

Evidence

- Risk level: CRITICAL (score=85)
- Reasons: Lower customer grade: D, Fraud-confirming status seen: chargeback, High amount ≥ 1000 , H
- User avg amount (last 80): 473.66
- Velocity proxy (15): 15
- User status counts: {'chargeback': 5, 'approved': 92, 'declined': 21, 'reversed': 2}
- User type counts: {'purchase': 24, 'refund': 19, 'cash_withdrawal': 22, 'transfer': 40, 'subscription': 15}
- IP/device reuse top: [('U1005', 109)]

Rationale

- Risk CRITICAL (score=85).
- 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).