

Fraud Case Report — Cc60a6a77d52d
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Transaction

- txn_id: T213852141
- user_id: U1004 (grade=A)
- type: transfer
- status: chargeback
- amount: 114.5 AED
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: AE (home=AE)
- device_id: D04000
- ip_address: 10.0.4.86

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: transfer, Fraud-confirming status seen: chargeback
- User avg amount (last 80): 491.05
- Velocity proxy (15): 15
- User status counts: {'chargeback': 8, 'approved': 85, 'declined': 25, 'reversed': 2}
- User type counts: {'transfer': 47, 'purchase': 28, 'refund': 13, 'cash_withdrawal': 18, 'subscription': 14}
- IP/device reuse top: [('U1004', 200)]

Rationale

- Risk HIGH (score=72).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple users is suspicious.
- Chargeback observed (strong fraud confirmation signal).