

Fraud Case Report — C35c4eb6b139b
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Transaction

- txn_id: T114049425
- user_id: U1006 (grade=C)
- type: purchase
- status: chargeback
- amount: 1290.58 AED
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: AE (home=KE)
- device_id: D80790
- ip_address: 54.114.47.165

Decision

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

Evidence

- Risk level: CRITICAL (score=123)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Fraud-confirming status
- User avg amount (last 80): 459.79
- Velocity proxy (15): 15
- User status counts: {'chargeback': 3, 'approved': 90, 'declined': 22, 'reversed': 5}
- User type counts: {'purchase': 21, 'transfer': 41, 'cash_withdrawal': 24, 'refund': 19, 'subscription': 15}
- IP/device reuse top: [('U1006', 2)]

Rationale

- Risk CRITICAL (score=123).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).