

Fraud Case Report — Cd6d82770dd8c
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Transaction

- txn_id: T984185183
- user_id: U1003 (grade=C)
- type: purchase
- status: chargeback
- amount: 947.3 AED
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D03000
- ip_address: 183.233.3.188

Decision

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

Evidence

- Risk level: CRITICAL (score=110)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Fraud-confirming status
- User avg amount (last 80): 588.35
- Velocity proxy (15): 15
- User status counts: {'chargeback': 4, 'approved': 91, 'reversed': 5, 'declined': 20}
- User type counts: {'purchase': 22, 'cash_withdrawal': 21, 'subscription': 16, 'transfer': 45, 'refund': 16}
- IP/device reuse top: [('U1003', 200)]

Rationale

- Risk CRITICAL (score=110).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.
- Chargeback observed (strong fraud confirmation signal).