

Fraud Case Report — C270751ce4a77

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Transaction

- txn_id: T118424608
- user_id: U1005 (grade=D)
- type: cash_withdrawal
- status: approved
- amount: 717.54 AED
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: NG (home=NG)
- device_id: D63508
- ip_address: 37.139.186.150

Decision

- Decision: **REVIEW**
- Recommended action: Queue for manual review + step-up verification

Evidence

- Risk level: HIGH (score=69)
- Reasons: Lower customer grade: D, Card-not-present, High-risk transaction type: cash_withdrawal, Amount
- User avg amount (last 80): 539.76
- Velocity proxy (15): 15
- User status counts: {'approved': 89, 'declined': 16, 'reversed': 4, 'chargeback': 4}
- User type counts: {'cash_withdrawal': 21, 'purchase': 21, 'subscription': 17, 'refund': 19, 'transfer': 35}
- IP/device reuse top: [('U1005', 1)]

Rationale

- Risk HIGH (score=69).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.