

## # Fraud Case Report — C08b86b543d10

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### ## Transaction

- txn\_id: T152357936
- user\_id: U1005 (grade=D)
- type: purchase
- status: approved
- amount: 1419.34 GBP
- merchant: Travel (mcc=4511)
- channel: card\_not\_present
- country: NG (home=NG)
- device\_id: D05000
- ip\_address: 10.0.5.41

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=60)
- Reasons: Lower customer grade: D, Card-not-present, High amount  $\geq 1000$
- User avg amount (last 80): 578.82
- Velocity proxy (15): 15
- User status counts: {'approved': 93, 'declined': 18, 'reversed': 6, 'chargeback': 3}
- User type counts: {'purchase': 26, 'cash\_withdrawal': 19, 'refund': 14, 'transfer': 43, 'subscription': 18}
- IP/device reuse top: [('U1005', 200)]

### ## Rationale

- Risk HIGH (score=60).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.