

Fraud Case Report — C97ac48dd2bc0
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Transaction

- txn_id: T876130973
- user_id: U1005 (grade=D)
- type: transfer
- status: approved
- amount: 1668.88 USD
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: NG (home=NG)
- device_id: D05000
- ip_address: 123.51.14.140

Decision

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

Evidence

- Risk level: HIGH (score=72)
- Reasons: Lower customer grade: D, Card-not-present, High-risk transaction type: transfer, High amount
- User avg amount (last 80): 497.4
- Velocity proxy (15): 15
- User status counts: {'approved': 91, 'declined': 22, 'reversed': 2, 'chargeback': 5}
- User type counts: {'transfer': 52, 'purchase': 23, 'cash_withdrawal': 15, 'subscription': 19, 'refund': 11}
- IP/device reuse top: [('U1005', 200)]

Rationale

- Risk HIGH (score=72).
- Amount significantly above customer baseline ($\geq 3x$).
- 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.