

Fraud Case Report — C60dd9746f757
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Transaction

- txn_id: T886083381
- user_id: U1006 (grade=C)
- type: transfer
- status: approved
- amount: 1387.21 USD
- merchant: Digital Goods (mcc=5816)
- channel: card_present
- country: FR (home=KE)
- device_id: D12086
- ip_address: 66.240.195.236

Decision

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

Evidence

- Risk level: HIGH (score=70)
- Reasons: Lower customer grade: C, Geo mismatch vs home, High-risk transaction type: transfer, High amount: 1387.21 USD, Merchant: Digital Goods (mcc=5816)
- User avg amount (last 80): 546.46
- Velocity proxy (15): 15
- User status counts: {'approved': 95, 'declined': 12, 'chargeback': 3, 'reversed': 10}
- User type counts: {'transfer': 26, 'cash_withdrawal': 21, 'refund': 27, 'subscription': 19, 'purchase': 27}
- IP/device reuse top: [('U1006', 1)]

Rationale

- Risk HIGH (score=70).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.