

Fraud Case Report — Cb4046dfdde41

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Transaction

- txn_id: T185845099
- user_id: U1005 (grade=D)
- type: purchase
- status: approved
- amount: 2197.92 GBP
- merchant: Luxury Goods (mcc=5944)
- channel: card_present
- country: US (home=NG)
- device_id: D05000
- ip_address: 10.0.5.232

Decision

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

Evidence

- Risk level: HIGH (score=75)
- Reasons: Lower customer grade: D, Geo mismatch vs home, High amount ≥ 1000 , High-risk merchant
- User avg amount (last 80): 616.47
- Velocity proxy (15): 15
- User status counts: {'approved': 48, 'reversed': 3, 'declined': 3, 'chargeback': 2}
- User type counts: {'purchase': 10, 'refund': 10, 'cash_withdrawal': 14, 'subscription': 12, 'transfer': 10}
- IP/device reuse top: [('U1005', 38)]

Rationale

- Risk HIGH (score=75).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.