

Fraud Case Report — C7f7766ec17f9
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Transaction

- txn_id: T677960959
- user_id: U1002 (grade=B)
- type: transfer
- status: approved
- amount: 1476.92 AED
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: GB (home=GB)
- device_id: D02000
- ip_address: 7.187.110.235

Decision

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

Evidence

- Risk level: HIGH (score=67)
- Reasons: Card-not-present, High-risk transaction type: transfer, High amount >= 1000, High-risk merchant
- User avg amount (last 80): 579.72
- Velocity proxy (15): 15
- User status counts: {'approved': 93, 'reversed': 4, 'declined': 21, 'chargeback': 2}
- User type counts: {'transfer': 51, 'cash_withdrawal': 16, 'refund': 17, 'purchase': 27, 'subscription': 9}
- IP/device reuse top: [('U1002', 200)]

Rationale

- Risk HIGH (score=67).
- 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.