

# Fraud Case Report — C1b0506e20964  
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#### ## Transaction

- txn\_id: T552671943
- user\_id: U1005 (grade=D)
- type: purchase
- status: approved
- amount: 4.58 USD
- merchant: Digital Goods (mcc=5816)
- channel: card\_not\_present
- country: NG (home=NG)
- device\_id: D05000
- ip\_address: 216.205.7.171

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=65)
- Reasons: Lower customer grade: D, Card-not-present, Test-charge pattern
- User avg amount (last 80): 670.05
- Velocity proxy (15): 15
- User status counts: {'approved': 94, 'chargeback': 3, 'declined': 21, 'reversed': 2}
- User type counts: {'purchase': 28, 'refund': 19, 'transfer': 40, 'cash\_withdrawal': 21, 'subscription': 12}
- IP/device reuse top: [('U1005', 200)]

#### ## Rationale

- Risk HIGH (score=65).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.