Fraud Case Report — Cd8f3e3c73bd8
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Transaction
- txn_id: T280195572
- user_id: U1005 (grade=D)
- type: purchase
- status: approved
- amount: 9.47 EUR
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: NG (home=NG)
- device_id: D05000
- ip_address: 10.0.5.87

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): 632.14
- Velocity proxy (15): 15
- User status counts: {'approved': 99, 'reversed': 5, 'declined': 12, 'chargeback': 4}
- User type counts: {'purchase': 27, 'refund': 17, 'cash_withdrawal': 18, 'transfer': 39, 'subscription': 19}
- 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.