

# Fraud Case Report — C21626001021a  
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## Transaction

- txn\_id: T934777162
- user\_id: U1004 (grade=A)
- type: transfer
- status: approved
- amount: 1080.47 AED
- merchant: Online Electronics (mcc=5411)
- channel: card\_not\_present
- country: AE (home=AE)
- device\_id: D15007
- ip\_address: 10.0.4.40

## Decision

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

## Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, High-risk transaction type: transfer, High amount >= 1000, High-risk merchant
- User avg amount (last 80): 538.61
- Velocity proxy (15): 15
- User status counts: {'approved': 94, 'chargeback': 5, 'declined': 19, 'reversed': 2}
- User type counts: {'transfer': 41, 'subscription': 17, 'purchase': 25, 'cash\_withdrawal': 21, 'refund': 16}
- IP/device reuse top: [('U1004', 2)]

## Rationale

- Risk HIGH (score=62).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.