

Fraud Case Report — C233663695318

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Transaction

- txn_id: T717323085
- user_id: U1001 (grade=A)
- type: transfer
- status: approved
- amount: 1235.25 USD
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: US (home=US)
- device_id: D01000
- ip_address: 10.0.1.203

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): 507.0
- Velocity proxy (15): 15
- User status counts: {'approved': 104, 'declined': 12, 'reversed': 3, 'chargeback': 1}
- User type counts: {'transfer': 42, 'cash_withdrawal': 15, 'purchase': 20, 'refund': 24, 'subscription': 19}
- IP/device reuse top: [('U1001', 200)]

Rationale

- Risk HIGH (score=62).
- 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.