Fraud Case Report — C873c0454c11c
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Transaction
- txn_id: T268740381
- user_id: U1001 (grade=A)
- type: transfer
- status: approved
- amount: 1939.65 USD
- merchant: Luxury Goods (mcc=5944)
- channel: card_present
- country: NG (home=US)
- device_id: D69702
- ip_address: 10.0.1.18

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

Evidence
- Risk level: HIGH (score=67)
- Reasons: Geo mismatch vs home, High-risk transaction type: transfer, High amount >= 1000, High-risk m
- User avg amount (last 80): 524.15
- Velocity proxy (15): 15
- User status counts: {'approved': 93, 'declined': 18, 'reversed': 7, 'chargeback': 2}
- User type counts: {'transfer': 36, 'purchase': 23, 'cash_withdrawal': 28, 'subscription': 16, 'refund': 17}
- IP/device reuse top: [('U1001', 2)]

Rationale
- Risk HIGH (score=67).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline (>=3x).
- High velocity behavior consistent with burst activity.