

Fraud Case Report — C78062ea3afa5

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Transaction

- txn_id: T869946970
- user_id: U1005 (grade=D)
- type: transfer
- status: approved
- amount: 1948.03 USD
- merchant: Online Electronics (mcc=5411)
- channel: card_present
- country: NG (home=NG)
- device_id: D05000
- ip_address: 10.0.5.170

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Lower customer grade: D, High-risk transaction type: transfer, High amount ≥ 1000 , High-risk
- User avg amount (last 80): 542.92
- Velocity proxy (15): 15
- User status counts: {'approved': 84, 'declined': 29, 'reversed': 2, 'chargeback': 5}
- User type counts: {'transfer': 51, 'cash_withdrawal': 17, 'refund': 12, 'purchase': 25, 'subscription': 15}
- IP/device reuse top: [('U1005', 167)]

Rationale

- Risk HIGH (score=62).
- Amount significantly above customer baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.