

## # Fraud Case Report — C4ece5b09df91

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### ## Transaction

- txn\_id: T986277046
- user\_id: U1005 (grade=D)
- type: transfer
- status: approved
- amount: 1581.93 GBP
- merchant: Luxury Goods (mcc=5944)
- channel: card\_present
- country: NG (home=NG)
- device\_id: D05000
- ip\_address: 250.13.31.160

### ## 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  $\geq 1000$ , High-risk
- User avg amount (last 80): 593.44
- Velocity proxy (15): 15
- User status counts: {'approved': 94, 'declined': 17, 'reversed': 6, 'chargeback': 3}
- User type counts: {'transfer': 47, 'subscription': 18, 'refund': 16, 'purchase': 22, 'cash\_withdrawal': 17}
- IP/device reuse top: [('U1005', 200)]

### ## Rationale

- Risk HIGH (score=62).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.