

Fraud Case Report — Cf948cd4db0bc

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Transaction

- txn_id: T707602681
- user_id: U1005 (grade=D)
- type: transfer
- status: approved
- amount: 1671.27 AED
- merchant: Travel (mcc=4511)
- channel: card_present
- country: ZA (home=NG)
- device_id: D05000
- ip_address: 10.0.5.42

Decision

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

Evidence

- Risk level: HIGH (score=77)
- Reasons: Lower customer grade: D, Geo mismatch vs home, High-risk transaction type: transfer, High amount
- User avg amount (last 80): 537.82
- Velocity proxy (15): 15
- User status counts: {'approved': 83, 'chargeback': 6, 'declined': 29, 'reversed': 2}
- User type counts: {'transfer': 51, 'purchase': 27, 'cash_withdrawal': 17, 'refund': 11, 'subscription': 14}
- IP/device reuse top: [('U1005', 170)]

Rationale

- Risk HIGH (score=77).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.