

Fraud Case Report — C876e36ef9359

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Transaction

- txn_id: T921524917
- user_id: U1005 (grade=D)
- type: transfer
- status: approved
- amount: 1735.93 GBP
- merchant: Digital Goods (mcc=5816)
- channel: card_present
- country: ZA (home=NG)
- device_id: D67214
- ip_address: 10.0.5.29

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): 652.88
- Velocity proxy (15): 15
- User status counts: {'approved': 33, 'declined': 2, 'chargeback': 2, 'reversed': 2}
- User type counts: {'transfer': 10, 'refund': 8, 'subscription': 7, 'purchase': 5, 'cash_withdrawal': 9}
- IP/device reuse top: [('U1005', 1)]

Rationale

- Risk HIGH (score=77).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.