

Fraud Case Report — C0898401b411b
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Transaction

- txn_id: T723639627
- user_id: U1005 (grade=D)
- type: transfer
- status: approved
- amount: 1679.74 EUR
- merchant: Gaming (mcc=7994)
- channel: card_not_present
- country: NG (home=NG)
- device_id: D05000
- ip_address: 10.0.5.173

Decision

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

Evidence

- Risk level: HIGH (score=72)
- Reasons: Lower customer grade: D, Card-not-present, High-risk transaction type: transfer, High amount : 1679.74 EUR
- User avg amount (last 80): 583.94
- Velocity proxy (15): 15
- User status counts: {'approved': 71, 'declined': 8, 'chargeback': 3, 'reversed': 3}
- User type counts: {'transfer': 25, 'refund': 15, 'subscription': 14, 'purchase': 15, 'cash_withdrawal': 16}
- IP/device reuse top: [('U1005', 65)]

Rationale

- Risk HIGH (score=72).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple users is suspicious.