Fraud Case Report — C1a46b56e0ad9
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Transaction
- txn_id: T877289816
- user_id: U1005 (grade=D)
- type: purchase
- status: approved
- amount: 1590.65 EUR
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: NG (home=NG)
- device_id: D98782
- ip_address: 10.0.5.90

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

Evidence
- Risk level: HIGH (score=60)
- Reasons: Lower customer grade: D, Card-not-present, High amount >= 1000
- User avg amount (last 80): 534.38
- Velocity proxy (15): 15
- User status counts: {'approved': 89, 'declined': 23, 'reversed': 2, 'chargeback': 6}
- User type counts: {'purchase': 30, 'cash_withdrawal': 17, 'subscription': 15, 'transfer': 42, 'refund': 16}
- IP/device reuse top: [('U1005', 4)]

Rationale
- Risk HIGH (score=60).
- High velocity behavior consistent with burst activity.