

Fraud Case Report — Ced093187222c
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Transaction

- txn_id: T219113190
- user_id: U1005 (grade=D)
- type: transfer
- status: approved
- amount: 1208.68 EUR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: NG (home=NG)
- device_id: D83176
- ip_address: 10.0.5.190

Decision

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

Evidence

- Risk level: HIGH (score=82)
- Reasons: Lower customer grade: D, Card-not-present, High-risk transaction type: transfer, High amount : 1208.68 EUR, Merchant: Online Electronics (mcc=5411), Channel: card_not_present, Country: NG (home=NG)
- User avg amount (last 80): 607.37
- Velocity proxy (15): 15
- User status counts: {'approved': 94, 'reversed': 4, 'declined': 21, 'chargeback': 1}
- User type counts: {'transfer': 43, 'subscription': 13, 'cash_withdrawal': 24, 'purchase': 25, 'refund': 15}
- IP/device reuse top: [('U1005', 2)]

Rationale

- Risk HIGH (score=82).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.