

Fraud Case Report — C1eeda42d24b2
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Transaction

- txn_id: T358558549
- user_id: U1006 (grade=C)
- type: purchase
- status: approved
- amount: 1758.78 AED
- merchant: Luxury Goods (mcc=5944)
- channel: card_present
- country: AE (home=KE)
- device_id: D06000
- ip_address: 10.0.6.188

Decision

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

Evidence

- Risk level: HIGH (score=68)
- Reasons: Lower customer grade: C, Geo mismatch vs home, High amount \geq 1000, High-risk merchant
- User avg amount (last 80): 700.93
- Velocity proxy (15): 15
- User status counts: {'approved': 95, 'reversed': 6, 'declined': 15, 'chargeback': 4}
- User type counts: {'purchase': 32, 'refund': 21, 'subscription': 11, 'cash_withdrawal': 19, 'transfer': 37}
- IP/device reuse top: [('U1006', 162)]

Rationale

- Risk HIGH (score=68).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.