

## # Fraud Case Report — C6b39442d7bd0

- Created: 2026-01-18T22:43:45.169376+00:00

### ## Transaction

- txn\_id: T717968110
- user\_id: U1001 (grade=A)
- type: transfer
- status: approved
- amount: 1318.67 EUR
- merchant: Luxury Goods (mcc=5944)
- channel: card\_not\_present
- country: US (home=US)
- device\_id: D42878
- ip\_address: 10.0.1.71

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, High-risk transaction type: transfer, High amount  $\geq 1000$ , High-risk merchant
- User avg amount (last 80): 503.48
- Velocity proxy (15): 15
- User status counts: {'approved': 98, 'declined': 16, 'reversed': 4, 'chargeback': 2}
- User type counts: {'transfer': 39, 'cash\_withdrawal': 28, 'subscription': 22, 'refund': 16, 'purchase': 15}
- IP/device reuse top: [('U1001', 1)]

### ## Rationale

- Risk HIGH (score=62).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.