

Fraud Case Report — Cf995906d2
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Transaction

- txn_id: T794629250
- user_id: U1004 (grade=A)
- type: transfer
- status: approved
- amount: 1401.46 GBP
- merchant: Luxury Goods (mcc=5944)
- channel: card_present
- country: ZA (home=AE)
- device_id: D04000
- ip_address: 10.0.4.191

Decision

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

Evidence

- Risk level: HIGH (score=67)
- Reasons: Geo mismatch vs home, High-risk transaction type: transfer, High amount >= 1000, High-risk merchant
- User avg amount (last 80): 518.5
- Velocity proxy (15): 15
- User status counts: {'approved': 98, 'declined': 13, 'chargeback': 8, 'reversed': 1}
- User type counts: {'transfer': 32, 'cash_withdrawal': 16, 'refund': 16, 'subscription': 14, 'purchase': 42}
- IP/device reuse top: [('U1004', 200)]

Rationale

- Risk HIGH (score=67).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.