

Fraud Case Report — Cabd7988342b3

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Transaction

- txn_id: T804379973
- user_id: U1005 (grade=D)
- type: purchase
- status: approved
- amount: 2957.8 USD
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: NG (home=NG)
- device_id: D05000
- ip_address: 210.139.247.253

Decision

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

Evidence

- Risk level: HIGH (score=70)
- Reasons: Lower customer grade: D, Card-not-present, High amount ≥ 1000 , High-risk merchant category
- User avg amount (last 80): 692.4
- Velocity proxy (15): 15
- User status counts: {'approved': 92, 'chargeback': 6, 'declined': 20, 'reversed': 2}
- User type counts: {'purchase': 33, 'refund': 18, 'cash_withdrawal': 20, 'transfer': 39, 'subscription': 10}
- IP/device reuse top: [('U1005', 200)]

Rationale

- Risk HIGH (score=70).
- Amount significantly above customer baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.