

## # Fraud Case Report — C5339ff7f9bf6

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### ## Transaction

- txn\_id: T672644165
- user\_id: U1002 (grade=B)
- type: transfer
- status: approved
- amount: 1447.98 GBP
- merchant: Online Electronics (mcc=5411)
- channel: card\_not\_present
- country: GB (home=GB)
- device\_id: D02000
- ip\_address: 10.0.2.103

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=67)
- Reasons: Card-not-present, High-risk transaction type: transfer, High amount >= 1000, High-risk merchant
- User avg amount (last 80): 540.61
- Velocity proxy (15): 15
- User status counts: {'approved': 41, 'declined': 14, 'chargeback': 2, 'reversed': 4}
- User type counts: {'transfer': 29, 'cash\_withdrawal': 8, 'subscription': 7, 'purchase': 11, 'refund': 6}
- IP/device reuse top: [('U1002', 47)]

### ## Rationale

- Risk HIGH (score=67).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple users is suspicious.