

Fraud Case Report — Cb17b6750aa01
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Transaction

- txn_id: T187399884
- user_id: U1004 (grade=A)
- type: transfer
- status: approved
- amount: 1818.95 USD
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: AE (home=AE)
- device_id: D04000
- ip_address: 10.0.4.98

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 >= 1000, High-risk merchant
- User avg amount (last 80): 662.25
- Velocity proxy (15): 15
- User status counts: {'approved': 36, 'declined': 9, 'chargeback': 3, 'reversed': 1}
- User type counts: {'transfer': 19, 'cash_withdrawal': 11, 'refund': 9, 'subscription': 2, 'purchase': 8}
- IP/device reuse top: [('U1004', 34)]

Rationale

- Risk HIGH (score=62).
- 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.