

Fraud Case Report — C3da22cf46f90
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Transaction

- txn_id: T712995363
- user_id: U1005 (grade=D)
- type: purchase
- status: approved
- amount: 2877.51 GBP
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: NG (home=NG)
- device_id: D92779
- ip_address: 46.138.124.182

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): 492.12
- Velocity proxy (15): 15
- User status counts: {'approved': 96, 'declined': 20, 'chargeback': 1, 'reversed': 3}
- User type counts: {'purchase': 28, 'cash_withdrawal': 20, 'refund': 17, 'transfer': 42, 'subscription': 13}
- IP/device reuse top: [('U1005', 1)]

Rationale

- Risk HIGH (score=70).
- Amount significantly above customer baseline (>=3x).
- High velocity behavior consistent with burst activity.