# Fraud Case Report — C7654e9127751
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## Transaction
- txn_id: T625453742
- user_id: U1003 (grade=C)
- type: purchase
- status: reversed
- amount: 2024.23 AED
- merchant: Travel (mcc=4511)
- channel: card_present
- country: NG (home=ZA)
- device_id: D57565
- ip_address: 108.65.166.194

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

## Evidence
- Risk level: HIGH (score=66)
- Reasons: Lower customer grade: C, Geo mismatch vs home, Suspicious status: reversed, High amount :
- User avg amount (last 80): 809.67
- Velocity proxy (15): 15
- User status counts: {'reversed': 6, 'approved': 90, 'chargeback': 5, 'declined': 19}
- User type counts: {'purchase': 29, 'refund': 12, 'subscription': 12, 'transfer': 40, 'cash_withdrawal': 27}
- IP/device reuse top: [('U1003', 1)]

## Rationale
- Risk HIGH (score=66).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.