

Fraud Case Report — C5d2d3ee64dc3

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Transaction

- txn_id: T824298209
- user_id: U1005 (grade=D)
- type: transfer
- status: declined
- amount: 1705.94 AED
- merchant: Digital Goods (mcc=5816)
- channel: card_present
- country: NG (home=NG)
- device_id: D05000
- ip_address: 10.0.5.130

Decision

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

Evidence

- Risk level: HIGH (score=60)
- Reasons: Lower customer grade: D, High-risk transaction type: transfer, Suspicious status: declined, High velocity proxy (15): 12
- User avg amount (last 80): 678.46
- Velocity proxy (15): 12
- User status counts: {'declined': 1, 'approved': 8, 'chargeback': 1, 'reversed': 2}
- User type counts: {'transfer': 5, 'cash_withdrawal': 4, 'subscription': 1, 'refund': 1, 'purchase': 1}
- IP/device reuse top: [('U1005', 9)]

Rationale

- Risk HIGH (score=60).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.