

Fraud Case Report — C2cc8095c4bf7

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Transaction

- txn_id: T718646192
- user_id: U1005 (grade=D)
- type: cash_withdrawal
- status: approved
- amount: 533.01 AED
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: NG (home=NG)
- device_id: D05000
- ip_address: 10.0.5.189

Decision

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

Evidence

- Risk level: HIGH (score=69)
- Reasons: Lower customer grade: D, Card-not-present, High-risk transaction type: cash_withdrawal, Amount
- User avg amount (last 80): 627.55
- Velocity proxy (15): 15
- User status counts: {'approved': 89, 'chargeback': 4, 'reversed': 3, 'declined': 24}
- User type counts: {'cash_withdrawal': 23, 'subscription': 17, 'purchase': 18, 'refund': 13, 'transfer': 49}
- IP/device reuse top: [('U1005', 200)]

Rationale

- Risk HIGH (score=69).
- 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.