

Fraud Case Report — C8cfa66a1ee53
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Transaction

- txn_id: T420332717
- user_id: U1005 (grade=D)
- type: purchase
- status: approved
- amount: 1817.47 GBP
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: NG (home=NG)
- device_id: D05000
- ip_address: 10.0.5.174

Decision

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

Evidence

- Risk level: HIGH (score=60)
- Reasons: Lower customer grade: D, Card-not-present, High amount >= 1000
- User avg amount (last 80): 717.3
- Velocity proxy (15): 14
- User status counts: {'approved': 10, 'declined': 1, 'chargeback': 1, 'reversed': 2}
- User type counts: {'purchase': 2, 'subscription': 2, 'transfer': 5, 'cash_withdrawal': 4, 'refund': 1}
- IP/device reuse top: [('U1005', 11)]

Rationale

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