

Fraud Case Report — Ce8cd5c9fdc16

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Transaction

- txn_id: T454886915
- user_id: U1005 (grade=D)
- type: transfer
- status: approved
- amount: 1686.23 GBP
- merchant: Online Electronics (mcc=5411)
- channel: card_present
- country: NG (home=NG)
- device_id: D05000
- ip_address: 10.0.5.82

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Lower customer grade: D, High-risk transaction type: transfer, High amount ≥ 1000 , High-risk
- User avg amount (last 80): 581.25
- Velocity proxy (15): 15
- User status counts: {'approved': 101, 'declined': 11, 'reversed': 3, 'chargeback': 5}
- User type counts: {'transfer': 40, 'refund': 16, 'cash_withdrawal': 23, 'subscription': 16, 'purchase': 25}
- IP/device reuse top: [('U1005', 200)]

Rationale

- Risk HIGH (score=62).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.