

Fraud Case Report — C634be0d07dc6
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Transaction

- txn_id: T576167703
- user_id: U1005 (grade=D)
- type: cash_withdrawal
- status: approved
- amount: 561.55 GBP
- merchant: Online Electronics (mcc=5411)
- channel: card_present
- country: FR (home=NG)
- device_id: D05000
- ip_address: 214.136.174.239

Decision

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

Evidence

- Risk level: HIGH (score=74)
- Reasons: Lower customer grade: D, Geo mismatch vs home, High-risk transaction type: cash_withdrawal
- User avg amount (last 80): 600.48
- Velocity proxy (15): 15
- User status counts: {'approved': 90, 'declined': 25, 'chargeback': 3, 'reversed': 2}
- User type counts: {'cash_withdrawal': 25, 'transfer': 49, 'refund': 12, 'subscription': 14, 'purchase': 20}
- IP/device reuse top: [('U1005', 200)]

Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.