

Fraud Case Report — C7c6c83b9a1ea
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Transaction

- txn_id: T630131434
- user_id: U1005 (grade=D)
- type: transfer
- status: declined
- amount: 1761.76 USD
- merchant: Travel (mcc=4511)
- channel: card_present
- country: NG (home=NG)
- device_id: D48134
- ip_address: 10.0.5.154

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 amount: 1761.76 USD, Merchant: Travel (mcc=4511), Channel: card_present, Country: NG (home=NG)
- User avg amount (last 80): 537.0
- Velocity proxy (15): 15
- User status counts: {'declined': 20, 'approved': 92, 'reversed': 3, 'chargeback': 5}
- User type counts: {'transfer': 47, 'refund': 11, 'cash_withdrawal': 17, 'purchase': 25, 'subscription': 20}
- IP/device reuse top: [('U1005', 2)]

Rationale

- Risk HIGH (score=60).
- Amount significantly above customer baseline (>=3x).
- High velocity behavior consistent with burst activity.