

Fraud Case Report — C82cb23a150c7
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Transaction

- txn_id: T627668723
- user_id: U1001 (grade=A)
- type: transfer
- status: approved
- amount: 1736.52 USD
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: US (home=US)
- device_id: D01000
- ip_address: 110.2.124.84

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, High-risk transaction type: transfer, High amount ≥ 1000 , High-risk merchant
- User avg amount (last 80): 395.78
- Velocity proxy (15): 15
- User status counts: {'approved': 86, 'declined': 24, 'chargeback': 4, 'reversed': 6}
- User type counts: {'transfer': 39, 'refund': 20, 'cash_withdrawal': 14, 'purchase': 28, 'subscription': 19}
- IP/device reuse top: [('U1001', 118)]

Rationale

- Risk HIGH (score=62).
- Amount significantly above customer baseline ($\geq 3x$).
- 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.