

Fraud Case Report — C1c24f2fa0703
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Transaction

- txn_id: T740493611
- user_id: U1005 (grade=D)
- type: cash_withdrawal
- status: approved
- amount: 768.88 GBP
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: NG (home=NG)
- device_id: D05000
- ip_address: 119.88.104.217

Decision

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

Evidence

- Risk level: HIGH (score=69)
- Reasons: Lower customer grade: D, Card-not-present, High-risk transaction type: cash_withdrawal, Amount: 768.88 GBP
- User avg amount (last 80): 583.26
- Velocity proxy (15): 15
- User status counts: {'approved': 41, 'declined': 2, 'chargeback': 2, 'reversed': 2}
- User type counts: {'cash_withdrawal': 12, 'subscription': 12, 'transfer': 10, 'refund': 8, 'purchase': 5}
- IP/device reuse top: [('U1005', 30)]

Rationale

- Risk HIGH (score=69).
- 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.