

Fraud Case Report — C41aa63a4b1a2

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Transaction

- txn_id: T812794662
- user_id: U1005 (grade=D)
- type: cash_withdrawal
- status: approved
- amount: 799.69 USD
- merchant: Luxury Goods (mcc=5944)
- channel: card_present
- country: US (home=NG)
- device_id: D64993
- ip_address: 227.80.117.4

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): 516.63
- Velocity proxy (15): 15
- User status counts: {'approved': 91, 'reversed': 3, 'declined': 21, 'chargeback': 5}
- User type counts: {'cash_withdrawal': 16, 'subscription': 20, 'transfer': 50, 'purchase': 24, 'refund': 10}
- IP/device reuse top: [('U1005', 1)]

Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.