Fraud Case Report — C7bd52239d933
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Transaction
- txn_id: T376866445
- user_id: U1005 (grade=D)
- type: transfer
- status: approved
- amount: 1394.3 GBP
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: NG (home=NG)
- device_id: D05000
- ip_address: 10.0.5.146

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

Evidence
- Risk level: HIGH (score=72)
- Reasons: Lower customer grade: D, Card-not-present, High-risk transaction type: transfer, High amount :
- User avg amount (last 80): 638.35
- Velocity proxy (15): 15
- User status counts: {'approved': 98, 'declined': 14, 'reversed': 3, 'chargeback': 5}
- User type counts: {'transfer': 38, 'refund': 17, 'cash_withdrawal': 24, 'subscription': 16, 'purchase': 25}
- IP/device reuse top: [('U1005', 200)]

Rationale
- Risk HIGH (score=72).
- 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.