

Fraud Case Report — Cbac2af0d6322
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Transaction

- txn_id: T668304797
- user_id: U1002 (grade=B)
- type: transfer
- status: reversed
- amount: 926.15 AED
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: GB (home=GB)
- device_id: D66012
- ip_address: 10.0.2.197

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, Suspicious status: reversed, Amount >= 500, User avg amount (last 80): 505.98
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- Velocity proxy (15): 15
- User status counts: {'reversed': 5, 'approved': 82, 'declined': 32, 'chargeback': 1}
- User type counts: {'transfer': 74, 'subscription': 9, 'cash_withdrawal': 12, 'refund': 9, 'purchase': 16}
- IP/device reuse top: [('U1002', 1)]

Rationale

- Risk HIGH (score=62).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.