Fraud Case Report — C8cc2982fd429
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Transaction
- txn_id: T629367436
- user_id: U1006 (grade=C)
- type: transfer
- status: approved
- amount: 1776.54 AED
- merchant: Gaming (mcc=7994)
- channel: card_present
- country: GB (home=KE)
- device_id: D06000
- ip_address: 10.0.6.125

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

Evidence
- Risk level: HIGH (score=70)
- Reasons: Lower customer grade: C, Geo mismatch vs home, High-risk transaction type: transfer, High ar
- User avg amount (last 80): 416.75
- Velocity proxy (15): 15
- User status counts: {'approved': 88, 'declined': 24, 'reversed': 4, 'chargeback': 4}
- User type counts: {'transfer': 49, 'refund': 21, 'subscription': 13, 'purchase': 21, 'cash_withdrawal': 16}
- IP/device reuse top: [('U1006', 200)]

Rationale
- Risk HIGH (score=70).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline (>=3x).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.