Fraud Case Report — Ce8a2fe889a77
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Transaction
- txn_id: T933383843
- user_id: U1005 (grade=D)
- type: cash_withdrawal
- status: declined
- amount: 595.51 EUR
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: NG (home=NG)
- device_id: D05000
- ip_address: 148.145.45.128

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

Evidence
- Risk level: HIGH (score=67)
- Reasons: Lower customer grade: D, Card-not-present, High-risk transaction type: cash_withdrawal, Susp
- User avg amount (last 80): 480.77
- Velocity proxy (15): 15
- User status counts: {'declined': 22, 'approved': 89, 'reversed': 3, 'chargeback': 6}
- User type counts: {'cash_withdrawal': 13, 'purchase': 27, 'subscription': 20, 'refund': 13, 'transfer': 47}
- IP/device reuse top: [('U1005', 200)]

Rationale
- Risk HIGH (score=67).
- 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.