Fraud Case Report — C22465a6a73e6
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Transaction
- txn_id: T961421882
- user_id: U1003 (grade=C)
- type: purchase
- status: approved
- amount: 2816.75 EUR
- merchant: Luxury Goods (mcc=5944)
- channel: card_present
- country: GB (home=ZA)
- device_id: D03000
- ip_address: 10.0.3.250

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

Evidence
- Risk level: HIGH (score=68)
- Reasons: Lower customer grade: C, Geo mismatch vs home, High amount >= 1000, High-risk merchant
- User avg amount (last 80): 608.61
- Velocity proxy (15): 15
- User status counts: {'approved': 94, 'reversed': 7, 'chargeback': 4, 'declined': 15}
- User type counts: {'purchase': 30, 'refund': 10, 'transfer': 44, 'cash_withdrawal': 18, 'subscription': 18}
- IP/device reuse top: [('U1003', 200)]

Rationale
- Risk HIGH (score=68).
- 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.