

# Fraud Case Report — C7c6c83b9a1ea  
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### ## Transaction

- txn\_id: T630131434
- user\_id: U1005 (grade=D)
- type: transfer
- status: declined
- amount: 1761.76 USD
- merchant: Travel (mcc=4511)
- channel: card\_present
- country: NG (home=NG)
- device\_id: D48134
- ip\_address: 10.0.5.154

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=60)
- Reasons: Lower customer grade: D, High-risk transaction type: transfer, Suspicious status: declined, High velocity proxy (15): 15
- User avg amount (last 80): 537.0
- Velocity proxy (15): 15
- User status counts: {'declined': 20, 'approved': 92, 'reversed': 3, 'chargeback': 5}
- User type counts: {'transfer': 47, 'refund': 11, 'cash\_withdrawal': 17, 'purchase': 25, 'subscription': 20}
- IP/device reuse top: [('U1005', 2)]

### ## Rationale

- Risk HIGH (score=60).
- Amount significantly above customer baseline ( $\geq 3x$ ).
- High velocity behavior consistent with burst activity.