

Fraud Case Report — C129c25866539
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Transaction

- txn_id: T565420119
- user_id: U1006 (grade=C)
- type: transfer
- status: approved
- amount: 1026.59 USD
- merchant: Travel (mcc=4511)
- channel: card_present
- country: FR (home=KE)
- device_id: D78572
- ip_address: 10.0.6.79

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 amount: 1026.59 USD, Merchant: Travel (mcc=4511)
- User avg amount (last 80): 637.56
- Velocity proxy (15): 15
- User status counts: {'approved': 91, 'reversed': 7, 'declined': 17, 'chargeback': 5}
- User type counts: {'transfer': 37, 'refund': 21, 'cash_withdrawal': 21, 'purchase': 32, 'subscription': 9}
- IP/device reuse top: [('U1006', 2)]

Rationale

- Risk HIGH (score=70).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.