

Fraud Case Report — Cf4faf3a8c887
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Transaction

- txn_id: T196424800
- user_id: U1001 (grade=A)
- type: transfer
- status: approved
- amount: 1079.91 AED
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: US (home=US)
- device_id: D44380
- ip_address: 10.0.1.239

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, High-risk transaction type: transfer, High amount \geq 1000, High-risk merchant
- User avg amount (last 80): 524.43
- Velocity proxy (15): 15
- User status counts: {'approved': 104, 'declined': 12, 'chargeback': 2, 'reversed': 2}
- User type counts: {'transfer': 41, 'purchase': 21, 'refund': 23, 'cash_withdrawal': 17, 'subscription': 18}
- IP/device reuse top: [('U1001', 4)]

Rationale

- Risk HIGH (score=62).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.