

Fraud Case Report — C707228e02b84

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Transaction

- txn_id: T958605702
- user_id: U1001 (grade=A)
- type: transfer
- status: reversed
- amount: 1185.16 AED
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: US (home=US)
- device_id: D01000
- ip_address: 10.0.1.219

Decision

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

Evidence

- Risk level: HIGH (score=70)
- Reasons: Card-not-present, High-risk transaction type: transfer, Suspicious status: reversed, High amount
- User avg amount (last 80): 459.78
- Velocity proxy (15): 15
- User status counts: {'reversed': 6, 'approved': 77, 'declined': 14, 'chargeback': 5}
- User type counts: {'transfer': 23, 'subscription': 24, 'purchase': 23, 'refund': 18, 'cash_withdrawal': 14}
- IP/device reuse top: [('U1001', 67)]

Rationale

- Risk HIGH (score=70).
- 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.