

Fraud Case Report — C0dc16c260fb0

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Transaction

- txn_id: T360538118
- user_id: U1005 (grade=D)
- type: cash_withdrawal
- status: approved
- amount: 476.59 GBP
- merchant: Luxury Goods (mcc=5944)
- channel: card_present
- country: FR (home=NG)
- device_id: D05000
- ip_address: 10.0.5.175

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Lower customer grade: D, Geo mismatch vs home, High-risk transaction type: cash_withdrawal
- User avg amount (last 80): 497.01
- Velocity proxy (15): 15
- User status counts: {'approved': 95, 'chargeback': 4, 'declined': 18, 'reversed': 3}
- User type counts: {'cash_withdrawal': 19, 'refund': 13, 'subscription': 21, 'transfer': 44, 'purchase': 23}
- IP/device reuse top: [('U1005', 200)]

Rationale

- Risk HIGH (score=62).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.