

Fraud Case Report — C7c89d83486bf

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Transaction

- txn_id: T118485693
- user_id: U1002 (grade=B)
- type: transfer
- status: approved
- amount: 1778.45 EUR
- merchant: Online Electronics (mcc=5411)
- channel: card_present
- country: US (home=GB)
- device_id: D52945
- ip_address: 10.0.2.86

Decision

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

Evidence

- Risk level: HIGH (score=72)
- Reasons: Geo mismatch vs home, High-risk transaction type: transfer, High amount ≥ 1000 , High-risk m
- User avg amount (last 80): 625.43
- Velocity proxy (15): 15
- User status counts: {'approved': 85, 'chargeback': 8, 'reversed': 3, 'declined': 24}
- User type counts: {'transfer': 50, 'subscription': 12, 'purchase': 30, 'cash_withdrawal': 12, 'refund': 16}
- IP/device reuse top: [('U1002', 2)]

Rationale

- Risk HIGH (score=72).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.