

# Fraud Case Report — Cacbe1d61c950  
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### ## Transaction

- txn\_id: T837373743
- user\_id: U1002 (grade=B)
- type: transfer
- status: approved
- amount: 1561.72 GBP
- merchant: Luxury Goods (mcc=5944)
- channel: card\_not\_present
- country: GB (home=GB)
- device\_id: D12322
- ip\_address: 10.0.2.54

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=67)
- Reasons: Card-not-present, High-risk transaction type: transfer, High amount >= 1000, High-risk merchant
- User avg amount (last 80): 552.49
- Velocity proxy (15): 15
- User status counts: {'approved': 96, 'declined': 15, 'chargeback': 6, 'reversed': 3}
- User type counts: {'transfer': 47, 'refund': 16, 'purchase': 29, 'cash\_withdrawal': 14, 'subscription': 14}
- IP/device reuse top: [('U1002', 1)]

### ## Rationale

- Risk HIGH (score=67).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.