

Fraud Case Report — C86997db6f67f

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Transaction

- txn_id: T136398690
- user_id: U1001 (grade=A)
- type: transfer
- status: declined
- amount: 1634.57 AED
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: US (home=US)
- device_id: D01000
- ip_address: 10.0.1.142

Decision

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

Evidence

- Risk level: HIGH (score=60)
- Reasons: Card-not-present, High-risk transaction type: transfer, Suspicious status: declined, High amount
- User avg amount (last 80): 476.65
- Velocity proxy (15): 15
- User status counts: {'declined': 18, 'approved': 97, 'chargeback': 3, 'reversed': 2}
- User type counts: {'transfer': 54, 'cash_withdrawal': 19, 'purchase': 22, 'subscription': 14, 'refund': 11}
- IP/device reuse top: [('U1001', 200)]

Rationale

- Risk HIGH (score=60).
- Amount significantly above customer baseline ($\geq 3x$).
- 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.