

Fraud Case Report — Cdf68ae41207b

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Transaction

- txn_id: T797639210
- user_id: U1005 (grade=D)
- type: transfer
- status: approved
- amount: 1641.48 EUR
- merchant: Luxury Goods (mcc=5944)
- channel: card_present
- country: NG (home=NG)
- device_id: D33096
- ip_address: 10.0.5.193

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Lower customer grade: D, High-risk transaction type: transfer, High amount ≥ 1000 , High-risk
- User avg amount (last 80): 642.45
- Velocity proxy (15): 15
- User status counts: {'approved': 99, 'declined': 12, 'reversed': 5, 'chargeback': 4}
- User type counts: {'transfer': 39, 'refund': 17, 'subscription': 20, 'purchase': 25, 'cash_withdrawal': 19}
- IP/device reuse top: [('U1005', 4)]

Rationale

- Risk HIGH (score=62).
- High velocity behavior consistent with burst activity.