Fraud Case Report — Cb02962fbb9b0
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Transaction
- txn_id: T527224475
- user_id: U1002 (grade=B)
- type: purchase
- status: approved
- amount: 1929.01 EUR
- merchant: Luxury Goods (mcc=5944)
- channel: card_present
- country: NG (home=GB)
- device_id: D02000
- ip_address: 10.0.2.203

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

Evidence
- Risk level: HIGH (score=60)
- Reasons: Geo mismatch vs home, High amount >= 1000, High-risk merchant category
- User avg amount (last 80): 482.87
- Velocity proxy (15): 15
- User status counts: {'approved': 89, 'reversed': 9, 'chargeback': 3, 'declined': 19}
- User type counts: {'purchase': 24, 'transfer': 45, 'cash_withdrawal': 26, 'refund': 15, 'subscription': 10}
- IP/device reuse top: [('U1002', 200)]

Rationale
- Risk HIGH (score=60).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline (>=3x).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.