

Fraud Case Report — C1b64e1adc69c
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Transaction

- txn_id: T787289875
- user_id: U1004 (grade=A)
- type: transfer
- status: reversed
- amount: 1412.12 AED
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: AE (home=AE)
- device_id: D04000
- ip_address: 10.0.4.222

Decision

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

Evidence

- Risk level: HIGH (score=70)
- Reasons: Card-not-present, High-risk transaction type: transfer, Suspicious status: reversed, High amount: 1412.12 AED, Merchant: Luxury Goods (mcc=5944), Channel: card_not_present, Country: AE (home=AE)
- User avg amount (last 80): 1155.75
- Velocity proxy (15): 15
- User status counts: {'reversed': 1, 'approved': 11, 'chargeback': 1, 'declined': 2}
- User type counts: {'transfer': 3, 'cash_withdrawal': 6, 'refund': 3, 'purchase': 3}
- IP/device reuse top: [('U1004', 8)]

Rationale

- Risk HIGH (score=70).
- 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.