Fraud Case Report — C03cfb66a7c5f
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Transaction
- txn_id: T381350408
- user_id: U1005 (grade=D)
- type: purchase
- status: approved
- amount: 2465.43 USD
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: NG (home=NG)
- device_id: D05000
- ip_address: 10.0.5.80

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

Evidence
- Risk level: HIGH (score=70)
- Reasons: Lower customer grade: D, Card-not-present, High amount >= 1000, High-risk merchant catego
- User avg amount (last 80): 505.2
- Velocity proxy (15): 15
- User status counts: {'approved': 89, 'declined': 22, 'reversed': 3, 'chargeback': 6}
- User type counts: {'purchase': 29, 'subscription': 16, 'cash_withdrawal': 11, 'transfer': 48, 'refund': 16}
- IP/device reuse top: [('U1005', 200)]

Rationale
- Risk HIGH (score=70).
- Amount significantly above customer baseline (>=3x).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.