

Fraud Case Report — Cc474ef0069bb
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Transaction

- txn_id: T294141800
- user_id: U1006 (grade=C)
- type: purchase
- status: approved
- amount: 1707.67 ZAR
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: KE (home=KE)
- device_id: D06000
- ip_address: 10.0.6.15

Decision

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

Evidence

- Risk level: HIGH (score=63)
- Reasons: Lower customer grade: C, Card-not-present, High amount ≥ 1000 , High-risk merchant category
- User avg amount (last 80): 650.67
- Velocity proxy (15): 15
- User status counts: {'approved': 104, 'reversed': 2, 'declined': 10, 'chargeback': 4}
- User type counts: {'purchase': 34, 'transfer': 43, 'refund': 19, 'cash_withdrawal': 8, 'subscription': 16}
- IP/device reuse top: [('U1006', 200)]

Rationale

- Risk HIGH (score=63).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.