Fraud Case Report — C0e122e029a3e
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Transaction
- txn_id: T278764033
- user_id: U1003 (grade=C)
- type: transfer
- status: approved
- amount: 1651.05 GBP
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D03000
- ip_address: 10.0.3.142

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

Evidence
- Risk level: HIGH (score=65)
- Reasons: Lower customer grade: C, Card-not-present, High-risk transaction type: transfer, High amount :
- User avg amount (last 80): 545.14
- Velocity proxy (15): 15
- User status counts: {'approved': 96, 'declined': 19, 'reversed': 4, 'chargeback': 1}
- User type counts: {'transfer': 51, 'refund': 10, 'cash_withdrawal': 20, 'purchase': 22, 'subscription': 17}
- IP/device reuse top: [('U1003', 91)]

Rationale
- Risk HIGH (score=65).
- Amount significantly above customer baseline (>=3x).
- 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.