

Fraud Case Report — C94ed921711f2

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Transaction

- txn_id: T812395883
- user_id: U1003 (grade=C)
- type: transfer
- status: approved
- amount: 1154.49 AED
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D31726
- ip_address: 70.244.228.93

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): 544.91
- Velocity proxy (15): 10
- User status counts: {'approved': 10}
- User type counts: {'transfer': 4, 'refund': 1, 'cash_withdrawal': 1, 'purchase': 3, 'subscription': 1}
- IP/device reuse top: [('U1003', 1)]

Rationale

- Risk HIGH (score=65).
- High-risk type combined with CNP channel increases fraud likelihood.