

Fraud Case Report — Cb0a6b4622034
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Transaction

- txn_id: T421866984
- user_id: U1003 (grade=C)
- type: transfer
- status: approved
- amount: 1316.18 USD
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D51960
- ip_address: 10.0.3.121

Decision

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

Evidence

- Risk level: HIGH (score=75)
- Reasons: Lower customer grade: C, Card-not-present, High-risk transaction type: transfer, High amount : 1316.18 USD, Merchant: Luxury Goods (mcc=5944), Channel: card_not_present, Country: ZA (home=ZA)
- User avg amount (last 80): 620.18
- Velocity proxy (15): 15
- User status counts: {'approved': 95, 'reversed': 6, 'chargeback': 4, 'declined': 15}
- User type counts: {'transfer': 45, 'purchase': 30, 'refund': 10, 'cash_withdrawal': 18, 'subscription': 17}
- IP/device reuse top: [('U1003', 2)]

Rationale

- Risk HIGH (score=75).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.