

# Fraud Case Report — C2743dbbc96d7  
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#### ## Transaction

- txn\_id: T254984748
- user\_id: U1003 (grade=C)
- type: cash\_withdrawal
- status: approved
- amount: 782.49 AED
- merchant: Luxury Goods (mcc=5944)
- channel: card\_not\_present
- country: ZA (home=ZA)
- device\_id: D19391
- ip\_address: 10.0.3.78

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=62)
- Reasons: Lower customer grade: C, Card-not-present, High-risk transaction type: cash\_withdrawal, Amount: 782.49 AED, Channel: card\_not\_present, Country: ZA (home=ZA)
- User avg amount (last 80): 581.68
- Velocity proxy (15): 15
- User status counts: {'approved': 90, 'declined': 21, 'chargeback': 4, 'reversed': 5}
- User type counts: {'cash\_withdrawal': 20, 'refund': 18, 'subscription': 15, 'purchase': 22, 'transfer': 45}
- IP/device reuse top: [('U1003', 1)]

#### ## Rationale

- Risk HIGH (score=62).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.