

# Fraud Case Report — C45151e3ea82a  
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#### ## Transaction

- txn\_id: T247426029
- user\_id: U1003 (grade=C)
- type: transfer
- status: approved
- amount: 1837.61 GBP
- merchant: Digital Goods (mcc=5816)
- channel: card\_not\_present
- country: ZA (home=ZA)
- device\_id: D97785
- ip\_address: 10.0.3.254

#### ## 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: 1837.61 GBP
- User avg amount (last 80): 585.07
- Velocity proxy (15): 15
- User status counts: {'approved': 95, 'chargeback': 2, 'declined': 19, 'reversed': 4}
- User type counts: {'transfer': 54, 'cash\_withdrawal': 18, 'purchase': 17, 'refund': 19, 'subscription': 12}
- IP/device reuse top: [('U1003', 2)]

#### ## Rationale

- Risk HIGH (score=65).
- Amount significantly above customer baseline ( $\geq 3x$ ).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.