

Fraud Case Report — Ce29e9f18a97b

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Transaction

- txn_id: T400887673
- user_id: U1003 (grade=C)
- type: transfer
- status: approved
- amount: 1956.57 EUR
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D03000
- ip_address: 219.237.178.4

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): 831.62
- Velocity proxy (15): 15
- User status counts: {'approved': 90, 'reversed': 6, 'declined': 19, 'chargeback': 5}
- User type counts: {'transfer': 40, 'purchase': 30, 'refund': 13, 'cash_withdrawal': 28, 'subscription': 9}
- IP/device reuse top: [('U1003', 200)]

Rationale

- Risk HIGH (score=65).
- 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.