

Fraud Case Report — C1bb9e644041c
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Transaction

- txn_id: T124013829
- user_id: U1003 (grade=C)
- type: cash_withdrawal
- status: approved
- amount: 713.59 EUR
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D03000
- ip_address: 10.0.3.188

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: 713.59 EUR, Channel: card_not_present, Country: ZA (home=ZA), Device ID: D03000, IP Address: 10.0.3.188
- User avg amount (last 80): 567.1
- Velocity proxy (15): 15
- User status counts: {'approved': 83, 'chargeback': 7, 'declined': 25, 'reversed': 5}
- User type counts: {'cash_withdrawal': 25, 'transfer': 49, 'subscription': 11, 'purchase': 24, 'refund': 11}
- IP/device reuse top: [('U1003', 200)]

Rationale

- Risk HIGH (score=62).
- 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.