

Fraud Case Report — Cc994e67d5e35

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Transaction

- txn_id: T617813590
- user_id: U1002 (grade=B)
- type: transfer
- status: reversed
- amount: 1094.35 ZAR
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: GB (home=GB)
- device_id: D02000
- ip_address: 227.133.35.214

Decision

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

Evidence

- Risk level: HIGH (score=65)
- Reasons: Card-not-present, High-risk transaction type: transfer, Suspicious status: reversed, High amount
- User avg amount (last 80): 529.2
- Velocity proxy (15): 15
- User status counts: {'reversed': 5, 'approved': 81, 'chargeback': 6, 'declined': 28}
- User type counts: {'transfer': 48, 'subscription': 11, 'purchase': 24, 'refund': 19, 'cash_withdrawal': 18}
- IP/device reuse top: [('U1002', 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.