

## # Fraud Case Report — C62fef3276451

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### ## Transaction

- txn\_id: T729817402
- user\_id: U1003 (grade=C)
- type: transfer
- status: approved
- amount: 543.17 GBP
- merchant: Luxury Goods (mcc=5944)
- channel: card\_not\_present
- country: ZA (home=ZA)
- device\_id: D03000
- ip\_address: 10.0.3.200

### ## 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: transfer, Amount >= 500
- User avg amount (last 80): 530.09
- Velocity proxy (15): 15
- User status counts: {'approved': 83, 'declined': 26, 'reversed': 7, 'chargeback': 4}
- User type counts: {'transfer': 66, 'purchase': 18, 'subscription': 18, 'refund': 9, 'cash\_withdrawal': 9}
- 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.