

Fraud Case Report — C77e90da3540c
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Transaction

- txn_id: T939220716
- user_id: U1003 (grade=C)
- type: cash_withdrawal
- status: approved
- amount: 595.55 EUR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D45959
- ip_address: 10.0.3.205

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: 595.55 EUR, Channel: card_not_present, Country: ZA (home=ZA)
- User avg amount (last 80): 541.51
- Velocity proxy (15): 15
- User status counts: {'approved': 88, 'declined': 22, 'chargeback': 3, 'reversed': 7}
- User type counts: {'cash_withdrawal': 17, 'refund': 13, 'purchase': 25, 'subscription': 17, 'transfer': 48}
- IP/device reuse top: [('U1003', 1)]

Rationale

- Risk HIGH (score=62).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.