

Fraud Case Report — Ca3242c9bd396
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Transaction

- txn_id: T771553993
- user_id: U1003 (grade=C)
- type: purchase
- status: approved
- amount: 2234.05 AED
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D84856
- ip_address: 17.117.123.26

Decision

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

Evidence

- Risk level: HIGH (score=63)
- Reasons: Lower customer grade: C, Card-not-present, High amount >= 1000, High-risk merchant category
- User avg amount (last 80): 445.77
- Velocity proxy (15): 15
- User status counts: {'approved': 89, 'declined': 24, 'reversed': 3, 'chargeback': 4}
- User type counts: {'purchase': 28, 'cash_withdrawal': 17, 'subscription': 13, 'transfer': 51, 'refund': 11}
- IP/device reuse top: [('U1003', 1)]

Rationale

- Risk HIGH (score=63).
- Amount significantly above customer baseline (>=3x).
- High velocity behavior consistent with burst activity.