

Fraud Case Report — C1f79db615c86

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Transaction

- txn_id: T397790507
- user_id: U1004 (grade=A)
- type: transfer
- status: approved
- amount: 1101.6 ZAR
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: AE (home=AE)
- device_id: D25788
- ip_address: 62.188.140.70

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, High-risk transaction type: transfer, High amount ≥ 1000 , High-risk merchant
- User avg amount (last 80): 482.57
- Velocity proxy (15): 15
- User status counts: {'approved': 87, 'declined': 24, 'chargeback': 5, 'reversed': 4}
- User type counts: {'transfer': 45, 'purchase': 25, 'cash_withdrawal': 20, 'subscription': 15, 'refund': 15}
- IP/device reuse top: [('U1004', 1)]

Rationale

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