

Fraud Case Report — Ced89a55201fc
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Transaction

- txn_id: T620142594
- user_id: U1003 (grade=C)
- type: purchase
- status: approved
- amount: 1701.11 ZAR
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D03000
- ip_address: 54.65.162.52

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): 554.26
- Velocity proxy (15): 15
- User status counts: {'approved': 82, 'declined': 31, 'reversed': 3, 'chargeback': 4}
- User type counts: {'purchase': 26, 'refund': 8, 'subscription': 12, 'transfer': 60, 'cash_withdrawal': 14}
- IP/device reuse top: [('U1003', 150)]

Rationale

- Risk HIGH (score=63).
- Amount significantly above customer baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.