

Fraud Case Report — C2c0ab3d73712
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Transaction

- txn_id: T959042360
- user_id: U1002 (grade=B)
- type: transfer
- status: reversed
- amount: 1593.14 ZAR
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: GB (home=GB)
- device_id: D02000
- ip_address: 201.53.165.190

Decision

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

Evidence

- Risk level: HIGH (score=65)
- Reasons: Card-not-present, High-risk transaction type: transfer, Suspicious status: reversed, High amount: 1593.14 ZAR
- User avg amount (last 80): 528.95
- Velocity proxy (15): 6
- User status counts: {'reversed': 1, 'approved': 3, 'declined': 2}
- User type counts: {'transfer': 6}
- IP/device reuse top: [('U1002', 2)]

Rationale

- Risk HIGH (score=65).
- Amount significantly above customer baseline (>=3x).
- High-risk type combined with CNP channel increases fraud likelihood.