

## # Fraud Case Report — C2c0ab3d73712

- Created: 2026-01-18T22:26:58.298083+00:00

### ## 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
- 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 ( $\geq 3x$ ).
- High-risk type combined with CNP channel increases fraud likelihood.