

Fraud Case Report — C0807caa526aa
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Transaction

- txn_id: T262427566
- user_id: U1003 (grade=C)
- type: transfer
- status: approved
- amount: 1227.12 GBP
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D84336
- ip_address: 10.0.3.222

Decision

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

Evidence

- Risk level: HIGH (score=75)
- Reasons: Lower customer grade: C, Card-not-present, High-risk transaction type: transfer, High amount
- User avg amount (last 80): 420.75
- Velocity proxy (15): 15
- User status counts: {'approved': 53, 'reversed': 2, 'declined': 5, 'chargeback': 2}
- User type counts: {'transfer': 17, 'cash_withdrawal': 10, 'subscription': 9, 'refund': 7, 'purchase': 19}
- IP/device reuse top: [('U1003', 1)]

Rationale

- Risk HIGH (score=75).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.