

Fraud Case Report — C5f3a870a6c66
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Transaction

- txn_id: T939972084
- user_id: U1005 (grade=D)
- type: transfer
- status: declined
- amount: 959.27 ZAR
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: NG (home=NG)
- device_id: D69330
- ip_address: 10.0.5.89

Decision

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

Evidence

- Risk level: HIGH (score=77)
- Reasons: Lower customer grade: D, Card-not-present, High-risk transaction type: transfer, Suspicious status
- User avg amount (last 80): 560.44
- Velocity proxy (15): 15
- User status counts: {'declined': 25, 'approved': 90, 'reversed': 5}
- User type counts: {'transfer': 55, 'refund': 15, 'subscription': 17, 'purchase': 18, 'cash_withdrawal': 15}
- IP/device reuse top: [('U1005', 2)]

Rationale

- Risk HIGH (score=77).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.