

Fraud Case Report — Caab282beb899
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Transaction

- txn_id: T798220300
- user_id: U1005 (grade=D)
- type: transfer
- status: approved
- amount: 639.59 ZAR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: NG (home=NG)
- device_id: D17931
- ip_address: 40.232.224.6

Decision

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

Evidence

- Risk level: HIGH (score=69)
- Reasons: Lower customer grade: D, Card-not-present, High-risk transaction type: transfer, Amount >= 500
- User avg amount (last 80): 493.98
- Velocity proxy (15): 15
- User status counts: {'approved': 83, 'declined': 31, 'chargeback': 5, 'reversed': 1}
- User type counts: {'transfer': 57, 'refund': 12, 'subscription': 14, 'cash_withdrawal': 15, 'purchase': 22}
- IP/device reuse top: [('U1005', 1)]

Rationale

- Risk HIGH (score=69).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.