Fraud Case Report — C1768774848
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Transaction
- txn_id: T881519549
- user_id: U1003 (grade=C)
- type: transfer
- status: approved
- amount: 1954.62 EUR
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D03000
- ip_address: 107.147.210.213

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

Evidence
- Risk level: HIGH (score=65)
- Reasons: Lower customer grade: C, Card-not-present, High-risk transaction type: transfer, High amount
- User avg amount (last 80): 1954.62
- Velocity proxy (15): 1
- User status counts: {'approved': 1}
- User type counts: {'transfer': 1}
- IP/device reuse top: [('U1003', 1)]

Rationale
- Risk HIGH (score=65).
- High-risk type combined with CNP channel increases fraud likelihood.