

Fraud Case Report — Ccf8da8d82d89
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Transaction

- txn_id: T403964359
- user_id: U1003 (grade=C)
- type: transfer
- status: approved
- amount: 32.39 EUR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: DE (home=ZA)
- device_id: D03000
- ip_address: 10.0.3.167

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, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 477.17
- Velocity proxy (15): 9
- User status counts: {'approved': 9}
- User type counts: {'transfer': 3, 'refund': 1, 'cash_withdrawal': 1, 'purchase': 3, 'subscription': 1}
- IP/device reuse top: [('U1003', 7)]

Rationale

- Risk HIGH (score=75).
- Geo mismatch relative to customer profile.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple users is suspicious.