

Fraud Case Report — C36754667e70f
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Transaction

- txn_id: T639852422
- user_id: U1003 (grade=C)
- type: transfer
- status: approved
- amount: 1436.24 AED
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D03000
- ip_address: 157.86.3.107

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): 600.55
- Velocity proxy (15): 15
- User status counts: {'approved': 94, 'declined': 19, 'chargeback': 3, 'reversed': 4}
- User type counts: {'transfer': 47, 'cash_withdrawal': 20, 'subscription': 14, 'purchase': 21, 'refund': 18}
- IP/device reuse top: [('U1003', 200)]

Rationale

- Risk HIGH (score=65).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple users is suspicious.