

## # Fraud Case Report — C0fce840cd490

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### ## Transaction

- txn\_id: T529049104
- user\_id: U1005 (grade=D)
- type: transfer
- status: approved
- amount: 1589.28 ZAR
- merchant: Online Electronics (mcc=5411)
- channel: card\_not\_present
- country: NG (home=NG)
- device\_id: D72292
- ip\_address: 64.76.83.49

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=82)
- Reasons: Lower customer grade: D, Card-not-present, High-risk transaction type: transfer, High amount
- User avg amount (last 80): 593.22
- Velocity proxy (15): 15
- User status counts: {'approved': 93, 'declined': 18, 'reversed': 6, 'chargeback': 3}
- User type counts: {'transfer': 44, 'refund': 14, 'purchase': 26, 'cash\_withdrawal': 18, 'subscription': 18}
- IP/device reuse top: [('U1005', 1)]

### ## Rationale

- Risk HIGH (score=82).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.