

Fraud Case Report — Cf10508002b6f

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Transaction

- txn_id: T202983950
- user_id: U1003 (grade=C)
- type: purchase
- status: approved
- amount: 2222.58 GBP
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D03000
- ip_address: 10.0.3.166

Decision

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

Evidence

- Risk level: HIGH (score=63)
- Reasons: Lower customer grade: C, Card-not-present, High amount ≥ 1000 , High-risk merchant category
- User avg amount (last 80): 431.08
- Velocity proxy (15): 15
- User status counts: {'approved': 79, 'reversed': 5, 'declined': 28, 'chargeback': 8}
- User type counts: {'purchase': 15, 'subscription': 20, 'refund': 18, 'cash_withdrawal': 14, 'transfer': 53}
- IP/device reuse top: [('U1003', 200)]

Rationale

- Risk HIGH (score=63).
- Amount significantly above customer baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.