

Fraud Case Report — C3ef8fc3f22a6

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Transaction

- txn_id: T285240025
- user_id: U1006 (grade=C)
- type: purchase
- status: approved
- amount: 2581.32 ZAR
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: KE (home=KE)
- device_id: D06000
- ip_address: 10.0.6.222

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): 578.7
- Velocity proxy (15): 15
- User status counts: {'approved': 96, 'chargeback': 5, 'declined': 17, 'reversed': 2}
- User type counts: {'purchase': 31, 'subscription': 17, 'transfer': 43, 'cash_withdrawal': 12, 'refund': 17}
- IP/device reuse top: [('U1006', 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.