

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 : 1589.28 ZAR
- 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.