

Fraud Case Report — Ccee58db2d5f8
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Transaction

- txn_id: T328268792
- user_id: U1006 (grade=C)
- type: transfer
- status: approved
- amount: 1678.04 EUR
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: KE (home=KE)
- device_id: D06000
- ip_address: 254.243.178.5

Decision

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

Evidence

- Risk level: HIGH (score=75)
- Reasons: Lower customer grade: C, Card-not-present, High-risk transaction type: transfer, High amount: 1678.04 EUR
- User avg amount (last 80): 523.88
- Velocity proxy (15): 15
- User status counts: {'approved': 61, 'declined': 19, 'reversed': 2, 'chargeback': 2}
- User type counts: {'transfer': 38, 'refund': 9, 'purchase': 20, 'subscription': 9, 'cash_withdrawal': 8}
- IP/device reuse top: [('U1006', 43)]

Rationale

- Risk HIGH (score=75).
- Amount significantly above customer baseline ($\geq 3x$).
- 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.