

Fraud Case Report — Cf569f07bc5f6

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Transaction

- txn_id: T801153008
- user_id: U1006 (grade=C)
- type: transfer
- status: approved
- amount: 662.29 EUR
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: KE (home=KE)
- device_id: D06000
- ip_address: 10.0.6.74

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Lower customer grade: C, Card-not-present, High-risk transaction type: transfer, Amount >= 500
- User avg amount (last 80): 459.6
- Velocity proxy (15): 15
- User status counts: {'approved': 88, 'reversed': 6, 'declined': 23, 'chargeback': 3}
- User type counts: {'transfer': 39, 'refund': 19, 'subscription': 16, 'cash_withdrawal': 23, 'purchase': 23}
- IP/device reuse top: [('U1006', 200)]

Rationale

- Risk HIGH (score=62).
- 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.