

Fraud Case Report — Cb031157dd172
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Transaction

- txn_id: T993247487
- user_id: U1006 (grade=C)
- type: cash_withdrawal
- status: approved
- amount: 582.24 EUR
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: KE (home=KE)
- device_id: D06000
- ip_address: 10.0.6.104

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: cash_withdrawal, Amount: 582.24 EUR, Merchant: Luxury Goods (mcc=5944), Channel: card_not_present, Country: KE (home=KE)
- User avg amount (last 80): 563.5
- Velocity proxy (15): 15
- User status counts: {'approved': 95, 'declined': 12, 'chargeback': 3, 'reversed': 10}
- User type counts: {'cash_withdrawal': 23, 'purchase': 28, 'transfer': 26, 'refund': 25, 'subscription': 18}
- 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.