

## # Fraud Case Report — Cfd7279ec059c

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### ## Transaction

- txn\_id: T254716216
- user\_id: U1006 (grade=C)
- type: transfer
- status: approved
- amount: 1415.12 USD
- merchant: Digital Goods (mcc=5816)
- channel: card\_present
- country: DE (home=KE)
- device\_id: D06000
- ip\_address: 10.0.6.23

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=70)
- Reasons: Lower customer grade: C, Geo mismatch vs home, High-risk transaction type: transfer, High amount
- User avg amount (last 80): 520.14
- Velocity proxy (15): 15
- User status counts: {'approved': 90, 'reversed': 7, 'declined': 16, 'chargeback': 7}
- User type counts: {'transfer': 40, 'subscription': 9, 'cash\_withdrawal': 21, 'refund': 17, 'purchase': 33}
- IP/device reuse top: [('U1006', 138)]

### ## Rationale

- Risk HIGH (score=70).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.