

## # Fraud Case Report — C6e732ac84080

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### ## Transaction

- txn\_id: T245969299
- user\_id: U1006 (grade=C)
- type: transfer
- status: approved
- amount: 1259.53 AED
- merchant: Grocery (mcc=5411)
- channel: card\_not\_present
- country: KE (home=KE)
- device\_id: D06000
- ip\_address: 10.0.6.93

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=65)
- Reasons: Lower customer grade: C, Card-not-present, High-risk transaction type: transfer, High amount
- User avg amount (last 80): 637.57
- Velocity proxy (15): 15
- User status counts: {'approved': 104, 'reversed': 2, 'declined': 10, 'chargeback': 4}
- User type counts: {'transfer': 44, 'purchase': 35, 'subscription': 16, 'cash\_withdrawal': 9, 'refund': 16}
- IP/device reuse top: [('U1006', 200)]

### ## Rationale

- Risk HIGH (score=65).
- 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.