

Fraud Case Report — C41527aebbc6f

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Transaction

- txn_id: T550476742
- user_id: U1006 (grade=C)
- type: cash_withdrawal
- status: approved
- amount: 750.85 USD
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: KE (home=KE)
- device_id: D06000
- ip_address: 250.139.117.253

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
- User avg amount (last 80): 745.11
- Velocity proxy (15): 7
- User status counts: {'approved': 5, 'declined': 1, 'reversed': 1}
- User type counts: {'cash_withdrawal': 2, 'subscription': 2, 'purchase': 2, 'refund': 1}
- IP/device reuse top: [('U1006', 5)]

Rationale

- Risk HIGH (score=62).
- High-risk type combined with CNP channel increases fraud likelihood.