

## # Fraud Case Report — Cb23564b02cf7

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### ## Transaction

- txn\_id: T268491993
- user\_id: U1003 (grade=C)
- type: cash\_withdrawal
- status: approved
- amount: 648.33 AED
- merchant: Luxury Goods (mcc=5944)
- channel: card\_not\_present
- country: ZA (home=ZA)
- device\_id: D03000
- ip\_address: 10.0.3.153

### ## 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): 488.13
- Velocity proxy (15): 15
- User status counts: {'approved': 89, 'declined': 22, 'chargeback': 5, 'reversed': 4}
- User type counts: {'cash\_withdrawal': 21, 'subscription': 20, 'transfer': 43, 'purchase': 17, 'refund': 19}
- IP/device reuse top: [('U1003', 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.