

# Fraud Case Report — C1768774853  
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#### ## Transaction

- txn\_id: T494382452
- user\_id: U1002 (grade=B)
- type: transfer
- status: declined
- amount: 301.16 GBP
- merchant: Travel (mcc=4511)
- channel: card\_not\_present
- country: KE (home=GB)
- device\_id: D97696
- ip\_address: 10.0.2.142

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=65)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Suspicious stat
- User avg amount (last 80): 363.01
- Velocity proxy (15): 4
- User status counts: {'declined': 2, 'approved': 2}
- User type counts: {'transfer': 4}
- IP/device reuse top: [('U1002', 4)]

#### ## Rationale

- Risk HIGH (score=65).
- Geo mismatch relative to customer profile.
- High-risk type combined with CNP channel increases fraud likelihood.