

## # Fraud Case Report — C6b8a9dcbfcb8

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### ## Transaction

- txn\_id: T386944460
- user\_id: U1006 (grade=C)
- type: cash\_withdrawal
- status: approved
- amount: 545.13 AED
- merchant: Online Electronics (mcc=5411)
- channel: card\_not\_present
- country: KE (home=KE)
- device\_id: D06000
- ip\_address: 10.0.6.24

### ## 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): 574.66
- Velocity proxy (15): 15
- User status counts: {'approved': 85, 'declined': 26, 'reversed': 4, 'chargeback': 5}
- User type counts: {'cash\_withdrawal': 17, 'transfer': 58, 'refund': 16, 'purchase': 24, 'subscription': 5}
- IP/device reuse top: [('U1006', 94)]

### ## 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.