

Fraud Case Report — C08e7028fc698
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Transaction

- txn_id: T602210075
- user_id: U1006 (grade=C)
- type: transfer
- status: approved
- amount: 1765.72 ZAR
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: KE (home=KE)
- device_id: D30790
- ip_address: 10.0.6.68

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): 542.46
- Velocity proxy (15): 15
- User status counts: {'approved': 35, 'reversed': 2, 'chargeback': 2, 'declined': 6}
- User type counts: {'transfer': 15, 'subscription': 7, 'purchase': 15, 'cash_withdrawal': 6, 'refund': 2}
- IP/device reuse top: [('U1006', 1)]

Rationale

- Risk HIGH (score=65).
- Amount significantly above customer baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.