

Fraud Case Report — C4002ceb9d691
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Transaction

- txn_id: T820360387
- user_id: U1006 (grade=C)
- type: transfer
- status: declined
- amount: 1807.95 USD
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: KE (home=KE)
- device_id: D11566
- ip_address: 10.0.6.127

Decision

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

Evidence

- Risk level: HIGH (score=73)
- Reasons: Lower customer grade: C, Card-not-present, High-risk transaction type: transfer, Suspicious status
- User avg amount (last 80): 557.86
- Velocity proxy (15): 15
- User status counts: {'declined': 11, 'approved': 105, 'reversed': 1, 'chargeback': 3}
- User type counts: {'transfer': 42, 'cash_withdrawal': 11, 'subscription': 18, 'purchase': 34, 'refund': 15}
- IP/device reuse top: [('U1006', 2)]

Rationale

- Risk HIGH (score=73).
- Amount significantly above customer baseline (>=3x).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.