

Fraud Case Report — C92df5c9804e1

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Transaction

- txn_id: T768206950
- user_id: U1006 (grade=C)
- type: transfer
- status: approved
- amount: 1712.13 USD
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: KE (home=KE)
- device_id: D06000
- ip_address: 22.211.101.165

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): 447.85
- Velocity proxy (15): 15
- User status counts: {'approved': 91, 'declined': 22, 'chargeback': 2, 'reversed': 5}
- User type counts: {'transfer': 41, 'cash_withdrawal': 24, 'purchase': 19, 'refund': 21, 'subscription': 15}
- IP/device reuse top: [('U1006', 200)]

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.
- IP/device reuse pattern across multiple users is suspicious.