

# Fraud Case Report — Ccd21065b7364  
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#### ## Transaction

- txn\_id: T811094096
- user\_id: U1006 (grade=C)
- type: transfer
- status: approved
- amount: 1960.51 ZAR
- merchant: Online Electronics (mcc=5411)
- channel: card\_not\_present
- country: KE (home=KE)
- device\_id: D06000
- ip\_address: 168.200.126.99

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=75)
- Reasons: Lower customer grade: C, Card-not-present, High-risk transaction type: transfer, High amount : 1960.51 ZAR
- User avg amount (last 80): 579.8
- Velocity proxy (15): 15
- User status counts: {'approved': 85, 'chargeback': 6, 'declined': 25, 'reversed': 4}
- User type counts: {'transfer': 56, 'purchase': 27, 'subscription': 4, 'refund': 15, 'cash\_withdrawal': 18}
- IP/device reuse top: [('U1006', 102)]

#### ## Rationale

- Risk HIGH (score=75).
- Amount significantly above customer baseline (>=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.