

Fraud Case Report — C35ae2560ee65

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Transaction

- txn_id: T579935814
- user_id: U1006 (grade=C)
- type: transfer
- status: approved
- amount: 1341.06 USD
- merchant: Gaming (mcc=7994)
- channel: card_not_present
- country: KE (home=KE)
- device_id: D31181
- ip_address: 10.0.6.140

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): 514.66
- Velocity proxy (15): 15
- User status counts: {'approved': 34, 'reversed': 2, 'chargeback': 2, 'declined': 6}
- User type counts: {'transfer': 14, 'subscription': 7, 'purchase': 15, 'cash_withdrawal': 6, 'refund': 2}
- IP/device reuse top: [('U1006', 1)]

Rationale

- Risk HIGH (score=65).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.