

Fraud Case Report — C1768774853

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Transaction

- txn_id: T494382452
- user_id: U1002 (grade=B)
- type: transfer
- status: declined
- amount: 301.16 GBP
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: KE (home=GB)
- device_id: D97696
- ip_address: 10.0.2.142

Decision

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

Evidence

- Risk level: HIGH (score=65)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Suspicious status
- User avg amount (last 80): 363.01
- Velocity proxy (15): 4
- User status counts: {'declined': 2, 'approved': 2}
- User type counts: {'transfer': 4}
- IP/device reuse top: [('U1002', 4)]

Rationale

- Risk HIGH (score=65).
- Geo mismatch relative to customer profile.
- High-risk type combined with CNP channel increases fraud likelihood.