

## # Fraud Case Report — Ce7cb620feb90

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### ## Transaction

- txn\_id: T345602595
- user\_id: U1001 (grade=A)
- type: transfer
- status: declined
- amount: 1566.76 EUR
- merchant: Gaming (mcc=7994)
- channel: card\_not\_present
- country: US (home=US)
- device\_id: D77306
- ip\_address: 10.0.1.139

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=60)
- Reasons: Card-not-present, High-risk transaction type: transfer, Suspicious status: declined, High amount
- User avg amount (last 80): 533.94
- Velocity proxy (15): 15
- User status counts: {'declined': 18, 'chargeback': 3, 'approved': 95, 'reversed': 4}
- User type counts: {'transfer': 37, 'purchase': 18, 'cash\_withdrawal': 27, 'refund': 16, 'subscription': 22}
- IP/device reuse top: [('U1001', 1)]

### ## Rationale

- Risk HIGH (score=60).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.