

Fraud Case Report — Cb35bb52d221e

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Transaction

- txn_id: T972187008
- user_id: U1006 (grade=C)
- type: cash_withdrawal
- status: declined
- amount: 604.45 EUR
- merchant: Gaming (mcc=7994)
- channel: card_not_present
- country: KE (home=KE)
- device_id: D06000
- ip_address: 199.242.4.222

Decision

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

Evidence

- Risk level: HIGH (score=60)
- Reasons: Lower customer grade: C, Card-not-present, High-risk transaction type: cash_withdrawal, Suspicious
- User avg amount (last 80): 543.8
- Velocity proxy (15): 15
- User status counts: {'declined': 7, 'approved': 35, 'reversed': 2, 'chargeback': 2}
- User type counts: {'cash_withdrawal': 7, 'transfer': 15, 'subscription': 7, 'purchase': 15, 'refund': 2}
- IP/device reuse top: [('U1006', 24)]

Rationale

- Risk HIGH (score=60).
- 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.