

Fraud Case Report — Cd362db35f1ef

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Transaction

- txn_id: T150649217
- user_id: U1006 (grade=C)
- type: cash_withdrawal
- status: approved
- amount: 773.13 ZAR
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: KE (home=KE)
- device_id: D06000
- ip_address: 252.248.208.142

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Lower customer grade: C, Card-not-present, High-risk transaction type: cash_withdrawal, Amount
- User avg amount (last 80): 717.96
- Velocity proxy (15): 15
- User status counts: {'approved': 93, 'declined': 15, 'reversed': 8, 'chargeback': 4}
- User type counts: {'cash_withdrawal': 20, 'refund': 22, 'transfer': 31, 'purchase': 32, 'subscription': 15}
- IP/device reuse top: [('U1006', 181)]

Rationale

- Risk HIGH (score=62).
- 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.