

Fraud Case Report — C1ce72df26c9b
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Transaction

- txn_id: T538351063
- user_id: U1006 (grade=C)
- type: cash_withdrawal
- status: approved
- amount: 500.27 USD
- merchant: Online Electronics (mcc=5411)
- channel: card_present
- country: FR (home=KE)
- device_id: D06000
- ip_address: 10.0.6.12

Decision

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

Evidence

- Risk level: HIGH (score=67)
- Reasons: Lower customer grade: C, Geo mismatch vs home, High-risk transaction type: cash_withdrawal
- User avg amount (last 80): 559.01
- Velocity proxy (15): 15
- User status counts: {'approved': 83, 'reversed': 4, 'declined': 28, 'chargeback': 5}
- User type counts: {'cash_withdrawal': 15, 'refund': 18, 'purchase': 24, 'subscription': 5, 'transfer': 58}
- IP/device reuse top: [('U1006', 80)]

Rationale

- Risk HIGH (score=67).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.