

# Fraud Case Report — C3e2753f61629  
- Created: 2026-01-18T22:33:50.796554+00:00

#### ## Transaction

- txn\_id: T317116727
- user\_id: U1004 (grade=A)
- type: transfer
- status: approved
- amount: 1232.88 GBP
- merchant: Online Electronics (mcc=5411)
- channel: card\_not\_present
- country: AE (home=AE)
- device\_id: D04000
- ip\_address: 50.188.174.7

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, High-risk transaction type: transfer, High amount >= 1000, High-risk merchant
- User avg amount (last 80): 644.37
- Velocity proxy (15): 15
- User status counts: {'approved': 85, 'reversed': 4, 'declined': 26, 'chargeback': 5}
- User type counts: {'transfer': 51, 'refund': 17, 'purchase': 24, 'cash\_withdrawal': 16, 'subscription': 12}
- IP/device reuse top: [('U1004', 123)]

#### ## 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.