

# Fraud Case Report — C9143c9701fdc  
- Created: 2026-01-18T22:32:47.273764+00:00

#### ## Transaction

- txn\_id: T314028511
- user\_id: U1005 (grade=D)
- type: purchase
- status: approved
- amount: 7.48 AED
- merchant: Digital Goods (mcc=5816)
- channel: card\_not\_present
- country: NG (home=NG)
- device\_id: D05000
- ip\_address: 10.0.5.135

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=65)
- Reasons: Lower customer grade: D, Card-not-present, Test-charge pattern
- User avg amount (last 80): 497.16
- Velocity proxy (15): 15
- User status counts: {'approved': 97, 'declined': 16, 'reversed': 3, 'chargeback': 4}
- User type counts: {'purchase': 23, 'cash\_withdrawal': 24, 'transfer': 35, 'refund': 20, 'subscription': 18}
- IP/device reuse top: [('U1005', 95)]

#### ## Rationale

- Risk HIGH (score=65).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.