

Fraud Case Report — C00e36f6a5da7
- Created: 2026-01-18T22:28:24.840246+00:00

Transaction

- txn_id: T609175593
- user_id: U1006 (grade=C)
- type: transfer
- status: approved
- amount: 1594.49 AED
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: KE (home=KE)
- device_id: D06000
- ip_address: 10.0.6.64

Decision

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

Evidence

- Risk level: HIGH (score=75)
- Reasons: Lower customer grade: C, Card-not-present, High-risk transaction type: transfer, High amount : 1594.49 AED
- User avg amount (last 80): 463.73
- Velocity proxy (15): 15
- User status counts: {'approved': 29, 'chargeback': 1, 'declined': 6, 'reversed': 1}
- User type counts: {'transfer': 13, 'purchase': 11, 'subscription': 6, 'refund': 2, 'cash_withdrawal': 5}
- IP/device reuse top: [('U1006', 18)]

Rationale

- Risk HIGH (score=75).
- Amount significantly above customer baseline (>=3x).
- 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.