

Fraud Case Report — Ca6cc7a75a46d
- Created: 2026-01-18T22:35:36.080555+00:00

Transaction

- txn_id: T702631097
- user_id: U1006 (grade=C)
- type: transfer
- status: approved
- amount: 892.93 AED
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: KE (home=KE)
- device_id: D06000
- ip_address: 10.0.6.132

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: transfer, Amount >= 500
- User avg amount (last 80): 597.28
- Velocity proxy (15): 15
- User status counts: {'approved': 88, 'chargeback': 8, 'declined': 20, 'reversed': 4}
- User type counts: {'transfer': 47, 'cash_withdrawal': 21, 'purchase': 33, 'subscription': 5, 'refund': 14}
- IP/device reuse top: [('U1006', 114)]

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.