

Fraud Case Report — Caaf1fc147932

- Created: 2026-01-18T22:47:54.223301+00:00

Transaction

- txn_id: T479491053
- user_id: U1003 (grade=C)
- type: transfer
- status: approved
- amount: 992.02 GBP
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D99072
- ip_address: 10.0.3.136

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): 527.74
- Velocity proxy (15): 15
- User status counts: {'approved': 84, 'declined': 24, 'reversed': 7, 'chargeback': 5}
- User type counts: {'transfer': 63, 'refund': 10, 'subscription': 18, 'purchase': 19, 'cash_withdrawal': 10}
- IP/device reuse top: [('U1003', 1)]

Rationale

- Risk HIGH (score=62).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.