

Fraud Case Report — Cfcd3a31612f6
- Created: 2026-01-18T22:44:20.708328+00:00

Transaction

- txn_id: T568259787
- user_id: U1006 (grade=C)
- type: transfer
- status: declined
- amount: 1692.44 EUR
- merchant: Luxury Goods (mcc=5944)
- channel: card_present
- country: KE (home=KE)
- device_id: D06000
- ip_address: 10.0.6.141

Decision

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

Evidence

- Risk level: HIGH (score=63)
- Reasons: Lower customer grade: C, High-risk transaction type: transfer, Suspicious status: declined, High velocity: 15
- User avg amount (last 80): 467.5
- Velocity proxy (15): 15
- User status counts: {'declined': 15, 'approved': 97, 'chargeback': 2, 'reversed': 6}
- User type counts: {'transfer': 29, 'purchase': 28, 'cash_withdrawal': 25, 'refund': 23, 'subscription': 15}
- IP/device reuse top: [('U1006', 200)]

Rationale

- Risk HIGH (score=63).
- Amount significantly above customer baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.