

Fraud Case Report — Cbc907186c3e8
- Created: 2026-01-18T22:47:55.644396+00:00

Transaction

- txn_id: T593574008
- user_id: U1005 (grade=D)
- type: purchase
- status: approved
- amount: 6.98 ZAR
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: NG (home=NG)
- device_id: D32714
- ip_address: 10.0.5.37

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): 502.56
- Velocity proxy (15): 15
- User status counts: {'approved': 92, 'declined': 23, 'reversed': 5}
- User type counts: {'purchase': 20, 'transfer': 51, 'cash_withdrawal': 17, 'subscription': 18, 'refund': 14}
- IP/device reuse top: [('U1005', 3)]

Rationale

- Risk HIGH (score=65).
- High velocity behavior consistent with burst activity.