

Fraud Case Report — C9b10a6d0a41c

- Created: 2026-01-18T22:54:14.362260+00:00

Transaction

- txn_id: T163764176
- user_id: U1005 (grade=D)
- type: transfer
- status: declined
- amount: 325.62 USD
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: NG (home=NG)
- device_id: D05000
- ip_address: 10.0.5.5

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, High-risk transaction type: transfer, Suspicious status: declined
- User avg amount (last 80): 503.56
- Velocity proxy (15): 15
- User status counts: {'declined': 20, 'approved': 90, 'reversed': 4, 'chargeback': 6}
- User type counts: {'transfer': 38, 'refund': 15, 'purchase': 35, 'subscription': 13, 'cash_withdrawal': 19}
- IP/device reuse top: [('U1005', 200)]

Rationale

- Risk HIGH (score=65).
- 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.