

Fraud Case Report — C86356fd351db
- Created: 2026-01-18T22:50:17.823922+00:00

Transaction

- txn_id: T678148910
- user_id: U1005 (grade=D)
- type: purchase
- status: approved
- amount: 2784.9 EUR
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: NG (home=NG)
- device_id: D73649
- ip_address: 10.0.5.42

Decision

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

Evidence

- Risk level: HIGH (score=60)
- Reasons: Lower customer grade: D, Card-not-present, High amount >= 1000
- User avg amount (last 80): 680.17
- Velocity proxy (15): 15
- User status counts: {'approved': 95, 'declined': 22, 'reversed': 2, 'chargeback': 1}
- User type counts: {'purchase': 28, 'refund': 18, 'transfer': 42, 'cash_withdrawal': 21, 'subscription': 11}
- IP/device reuse top: [('U1005', 6)]

Rationale

- Risk HIGH (score=60).
- Amount significantly above customer baseline (>=3x).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.