

Fraud Case Report — C8854e517e6c4

- Created: 2026-01-18T22:55:58.415807+00:00

Transaction

- txn_id: T389374964
- user_id: U1005 (grade=D)
- type: transfer
- status: approved
- amount: 1385.0 USD
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: NG (home=NG)
- device_id: D05000
- ip_address: 10.0.5.119

Decision

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

Evidence

- Risk level: HIGH (score=72)
- Reasons: Lower customer grade: D, Card-not-present, High-risk transaction type: transfer, High amount
- User avg amount (last 80): 493.53
- Velocity proxy (15): 15
- User status counts: {'approved': 90, 'declined': 22, 'reversed': 3, 'chargeback': 5}
- User type counts: {'transfer': 49, 'cash_withdrawal': 14, 'purchase': 24, 'subscription': 20, 'refund': 13}
- IP/device reuse top: [('U1005', 200)]

Rationale

- Risk HIGH (score=72).
- 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.