

Fraud Case Report — C685acc051209
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Transaction

- txn_id: T124732870
- user_id: U1005 (grade=D)
- type: transfer
- status: approved
- amount: 1117.66 ZAR
- merchant: Gaming (mcc=7994)
- channel: card_not_present
- country: NG (home=NG)
- device_id: D05000
- ip_address: 172.220.184.233

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): 503.37
- Velocity proxy (15): 15
- User status counts: {'approved': 92, 'declined': 23, 'reversed': 5}
- User type counts: {'transfer': 51, 'cash_withdrawal': 17, 'subscription': 18, 'purchase': 19, 'refund': 15}
- 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.