

Fraud Case Report — Cef20491b84dc
- Created: 2026-01-18T22:47:25.872015+00:00

Transaction

- txn_id: T355369786
- user_id: U1006 (grade=C)
- type: transfer
- status: approved
- amount: 1017.59 EUR
- merchant: Gaming (mcc=7994)
- channel: card_not_present
- country: KE (home=KE)
- device_id: D20390
- ip_address: 10.0.6.110

Decision

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

Evidence

- Risk level: HIGH (score=65)
- Reasons: Lower customer grade: C, Card-not-present, High-risk transaction type: transfer, High amount : 1017.59 EUR, Merchant: Gaming (mcc=7994), Channel: card_not_present, Country: KE (home=KE)
- User avg amount (last 80): 428.3
- Velocity proxy (15): 15
- User status counts: {'approved': 88, 'declined': 24, 'reversed': 4, 'chargeback': 4}
- User type counts: {'transfer': 50, 'refund': 21, 'subscription': 13, 'purchase': 20, 'cash_withdrawal': 16}
- IP/device reuse top: [('U1006', 2)]

Rationale

- Risk HIGH (score=65).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.