

Fraud Case Report — Cf246103872be
- Created: 2026-01-18T22:43:53.036302+00:00

Transaction

- txn_id: T947796739
- user_id: U1005 (grade=D)
- type: transfer
- status: approved
- amount: 1066.3 AED
- merchant: Gaming (mcc=7994)
- channel: card_not_present
- country: NG (home=NG)
- device_id: D05000
- ip_address: 10.0.5.68

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 : 1066.3 AED
- User avg amount (last 80): 603.6
- Velocity proxy (15): 15
- User status counts: {'approved': 99, 'reversed': 5, 'declined': 11, 'chargeback': 5}
- User type counts: {'transfer': 36, 'refund': 16, 'purchase': 26, 'cash_withdrawal': 23, 'subscription': 19}
- 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.