Fraud Case Report — C03f3a9e961cf
- Created: 2026-01-18T22:47:19.804617+00:00

Transaction
- txn_id: T846539510
- user_id: U1006 (grade=C)
- type: transfer
- status: declined
- amount: 1186.02 GBP
- merchant: Gaming (mcc=7994)
- channel: card_not_present
- country: KE (home=KE)
- device_id: D06000
- ip_address: 10.0.6.23

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

Evidence
- Risk level: HIGH (score=73)
- Reasons: Lower customer grade: C, Card-not-present, High-risk transaction type: transfer, Suspicious sta
- User avg amount (last 80): 399.72
- Velocity proxy (15): 15
- User status counts: {'declined': 24, 'approved': 88, 'reversed': 4, 'chargeback': 4}
- User type counts: {'transfer': 48, 'subscription': 14, 'refund': 20, 'purchase': 21, 'cash_withdrawal': 17}
- IP/device reuse top: [('U1006', 200)]

Rationale
- Risk HIGH (score=73).
- 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.