

Fraud Case Report — Cc64f95b09abf
- Created: 2026-01-18T22:42:57.340024+00:00

Transaction

- txn_id: T755385034
- user_id: U1002 (grade=B)
- type: transfer
- status: approved
- amount: 1534.93 AED
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: GB (home=GB)
- device_id: D17709
- ip_address: 10.0.2.71

Decision

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

Evidence

- Risk level: HIGH (score=67)
- Reasons: Card-not-present, High-risk transaction type: transfer, High amount ≥ 1000 , High-risk merchant
- User avg amount (last 80): 500.7
- Velocity proxy (15): 15
- User status counts: {'approved': 91, 'reversed': 5, 'declined': 21, 'chargeback': 3}
- User type counts: {'transfer': 48, 'refund': 19, 'subscription': 14, 'cash_withdrawal': 15, 'purchase': 24}
- IP/device reuse top: [('U1002', 2)]

Rationale

- Risk HIGH (score=67).
- Amount significantly above customer baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.