

Fraud Case Report — C2017192297ce
- Created: 2026-01-18T22:34:52.959120+00:00

Transaction

- txn_id: T342373776
- user_id: U1006 (grade=C)
- type: purchase
- status: declined
- amount: 1678.57 USD
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: KE (home=KE)
- device_id: D06000
- ip_address: 10.0.6.53

Decision

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

Evidence

- Risk level: HIGH (score=61)
- Reasons: Lower customer grade: C, Card-not-present, Suspicious status: declined, High amount \geq 1000
- User avg amount (last 80): 579.0
- Velocity proxy (15): 15
- User status counts: {'declined': 27, 'approved': 84, 'reversed': 4, 'chargeback': 5}
- User type counts: {'purchase': 24, 'transfer': 59, 'refund': 15, 'cash_withdrawal': 18, 'subscription': 4}
- IP/device reuse top: [('U1006', 98)]

Rationale

- Risk HIGH (score=61).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.