

Fraud Case Report — C85fa84516832

- Created: 2026-01-18T22:31:14.619798+00:00

Transaction

- txn_id: T671402111
- user_id: U1006 (grade=C)
- type: transfer
- status: approved
- amount: 1119.95 AED
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: KE (home=KE)
- device_id: D62177
- ip_address: 63.208.112.235

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
- User avg amount (last 80): 489.69
- Velocity proxy (15): 15
- User status counts: {'approved': 77, 'declined': 31, 'reversed': 2, 'chargeback': 2}
- User type counts: {'transfer': 64, 'cash_withdrawal': 9, 'purchase': 21, 'refund': 9, 'subscription': 9}
- IP/device reuse top: [('U1006', 1)]

Rationale

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