

## # Fraud Case Report — Ce917144972f8

- Created: 2026-01-18T22:49:45.375601+00:00

### ## Transaction

- txn\_id: T772007155
- user\_id: U1003 (grade=C)
- type: transfer
- status: approved
- amount: 1049.3 GBP
- merchant: Gaming (mcc=7994)
- channel: card\_not\_present
- country: ZA (home=ZA)
- device\_id: D03000
- ip\_address: 10.0.3.53

### ## 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): 586.56
- Velocity proxy (15): 15
- User status counts: {'approved': 87, 'declined': 23, 'chargeback': 3, 'reversed': 7}
- User type counts: {'transfer': 53, 'purchase': 24, 'refund': 11, 'cash\_withdrawal': 16, 'subscription': 16}
- IP/device reuse top: [('U1003', 200)]

### ## Rationale

- Risk HIGH (score=65).
- 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.