

## # Fraud Case Report — Cfaaf995906d2

- Created: 2026-01-18T22:47:42.265002+00:00

### ## Transaction

- txn\_id: T794629250
- user\_id: U1004 (grade=A)
- type: transfer
- status: approved
- amount: 1401.46 GBP
- merchant: Luxury Goods (mcc=5944)
- channel: card\_present
- country: ZA (home=AE)
- device\_id: D04000
- ip\_address: 10.0.4.191

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=67)
- Reasons: Geo mismatch vs home, High-risk transaction type: transfer, High amount  $\geq 1000$ , High-risk merchant
- User avg amount (last 80): 518.5
- Velocity proxy (15): 15
- User status counts: {'approved': 98, 'declined': 13, 'chargeback': 8, 'reversed': 1}
- User type counts: {'transfer': 32, 'cash\_withdrawal': 16, 'refund': 16, 'subscription': 14, 'purchase': 42}
- IP/device reuse top: [('U1004', 200)]

### ## Rationale

- Risk HIGH (score=67).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.