

Fraud Case Report — Ca28d937fcf5d

- Created: 2026-01-18T22:49:48.334835+00:00

Transaction

- txn_id: T970199117
- user_id: U1005 (grade=D)
- type: transfer
- status: approved
- amount: 547.83 EUR
- merchant: Luxury Goods (mcc=5944)
- channel: card_present
- country: KE (home=NG)
- device_id: D05000
- ip_address: 132.169.135.193

Decision

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

Evidence

- Risk level: HIGH (score=74)
- Reasons: Lower customer grade: D, Geo mismatch vs home, High-risk transaction type: transfer, Amount
- User avg amount (last 80): 675.75
- Velocity proxy (15): 15
- User status counts: {'approved': 92, 'declined': 23, 'reversed': 4, 'chargeback': 1}
- User type counts: {'transfer': 44, 'refund': 14, 'cash_withdrawal': 23, 'purchase': 26, 'subscription': 13}
- IP/device reuse top: [('U1005', 200)]

Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.