

Fraud Case Report — Cca5bf555d5b5

- Created: 2026-01-18T22:41:50.825962+00:00

Transaction

- txn_id: T269908215
- user_id: U1001 (grade=A)
- type: transfer
- status: approved
- amount: 1571.33 GBP
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: US (home=US)
- device_id: D01000
- ip_address: 10.0.1.67

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, High-risk transaction type: transfer, High amount ≥ 1000 , High-risk merchant
- User avg amount (last 80): 407.32
- Velocity proxy (15): 15
- User status counts: {'approved': 93, 'chargeback': 3, 'declined': 21, 'reversed': 3}
- User type counts: {'transfer': 57, 'cash_withdrawal': 18, 'subscription': 14, 'purchase': 16, 'refund': 15}
- IP/device reuse top: [('U1001', 200)]

Rationale

- Risk HIGH (score=62).
- Amount significantly above customer baseline ($\geq 3x$).
- 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.