

# Fraud Case Report — C327c112bb977  
- Created: 2026-01-18T22:31:44.990083+00:00

#### ## Transaction

- txn\_id: T216445991
- user\_id: U1006 (grade=C)
- type: transfer
- status: approved
- amount: 1503.9 AED
- merchant: Online Electronics (mcc=5411)
- channel: card\_not\_present
- country: KE (home=KE)
- device\_id: D06000
- ip\_address: 10.0.6.198

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=75)
- Reasons: Lower customer grade: C, Card-not-present, High-risk transaction type: transfer, High amount : 1503.9 AED
- User avg amount (last 80): 470.64
- Velocity proxy (15): 15
- User status counts: {'approved': 83, 'reversed': 3, 'chargeback': 3, 'declined': 31}
- User type counts: {'transfer': 66, 'subscription': 10, 'purchase': 24, 'cash\_withdrawal': 11, 'refund': 9}
- IP/device reuse top: [('U1006', 53)]

#### ## Rationale

- Risk HIGH (score=75).
- Amount significantly above customer baseline (>=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.