

Fraud Case Report — C0216c5616133

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Transaction

- txn_id: T314424130
- account_id: 7724-5013 (grade=D)
- type: P2P_SEND
- status: declined
- amount: 34.59 EUR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D7724000
- ip_address: 10.0.101.149

Decision

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

Evidence

- Risk level: HIGH (score=77)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 153.43
- Velocity proxy (15): 9
- Account status counts: {'declined': 1, 'approved': 8}
- Account type counts: {'P2P_SEND': 2, 'DSTV_PAYMENT': 2, 'CASHIN': 2, 'AIRTIME_RECHARGE': 1, 'OTHER': 1}
- IP/device reuse top: [('7724-5013', 8), ('7724-1167', 3)]

Rationale

- Risk HIGH (score=77).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple accounts is suspicious.