

Fraud Case Report — C367417c1462b

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Transaction

- txn_id: T561757854
- account_id: 7782-6598 (grade=C)
- type: P2P_SEND
- status: approved
- amount: 59.94 EUR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D7782000
- ip_address: 10.0.79.69

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 211.35
- Velocity proxy (15): 10
- Account status counts: {'approved': 7, 'declined': 3}
- Account type counts: {'P2P_SEND': 9, 'CASHOUT': 1}
- IP/device reuse top: [('7782-6598', 9)]

Rationale

- Risk HIGH (score=62).
- 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.