

Fraud Case Report — C1dca77cda452
- Created: 2026-01-18T23:15:52.965777+00:00

Transaction

- txn_id: T896921336
- account_id: 7731-9855 (grade=C)
- type: P2P_SEND
- status: approved
- amount: 24.18 ZAR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D7731000
- ip_address: 10.0.193.28

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): 199.14
- Velocity proxy (15): 5
- Account status counts: {'approved': 4, 'declined': 1}
- Account type counts: {'P2P_SEND': 1, 'CASHOUT': 3, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7731-9855', 1)]

Rationale

- Risk HIGH (score=62).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.