

Fraud Case Report — Cc52d0f43014b

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Transaction

- txn_id: T178857200
- account_id: 7785-2349 (grade=B)
- type: P2P_SEND
- status: declined
- amount: 123.49 ZAR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D7785000
- ip_address: 36.235.137.215

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Suspicious
- Account avg amount (last 80): 263.9
- Velocity proxy (15): 11
- Account status counts: {'declined': 2, 'approved': 7, 'reversed': 2}
- Account type counts: {'P2P_SEND': 4, 'CASHOUT': 4, 'AIRTIME_RECHARGE': 1, 'DSTV_PAYMENT': 1,
- IP/device reuse top: [('7785-2349', 10), ('7785-7700', 4)]

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.