

Fraud Case Report — C02604347b8ee
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Transaction

- txn_id: T796587205
- account_id: 7729-4465 (grade=D)
- type: P2P_SEND
- status: approved
- amount: 225.71 ZAR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D7729000
- ip_address: 83.177.27.247

Decision

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

Evidence

- Risk level: HIGH (score=69)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 139.19
- Velocity proxy (15): 9
- Account status counts: {'approved': 6, 'declined': 3}
- Account type counts: {'P2P_SEND': 7, 'MERCHPAY': 2}
- IP/device reuse top: [('7729-4465', 8), ('7729-4643', 2), ('7729-0326', 1)]

Rationale

- Risk HIGH (score=69).
- 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.