

Fraud Case Report — Cb9711c9a07fa
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Transaction

- txn_id: T945913361
- account_id: 7732-7151 (grade=C)
- type: P2P_SEND
- status: declined
- amount: 53.44 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D7732000
- ip_address: 10.0.172.159

Decision

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

Evidence

- Risk level: HIGH (score=70)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 134.56
- Velocity proxy (15): 10
- Account status counts: {'declined': 3, 'approved': 6, 'reversed': 1}
- Account type counts: {'P2P_SEND': 8, 'DSTV_PAYMENT': 1, 'CASHIN': 1}
- IP/device reuse top: [('7732-7151', 9)]

Rationale

- Risk HIGH (score=70).
- 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.