

# Fraud Case Report — Cfa098634d723  
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#### ## Transaction

- txn\_id: T205738840
- account\_id: 7782-6598 (grade=C)
- type: P2P\_SEND
- status: declined
- amount: 570.15 ZAR
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: ZA (home=ZA)
- device\_id: D7782000
- ip\_address: 172.179.119.240

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=60)
- Reasons: Lower customer grade: C, Card-not-present, High-risk transaction type: P2P\_SEND, Suspicious
- Account avg amount (last 80): 570.15
- Velocity proxy (15): 1
- Account status counts: {'declined': 1}
- Account type counts: {'P2P\_SEND': 1}
- IP/device reuse top: [('7782-6598', 1)]

#### ## Rationale

- Risk HIGH (score=60).
- High-risk type combined with CNP channel increases fraud likelihood.