

Fraud Case Report — C6a29a0ad05d7

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Transaction

- txn_id: T889558171
- account_id: 7784-1328 (grade=B)
- type: P2P_SEND
- status: approved
- amount: 393.75 ZAR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D32020
- ip_address: 200.51.175.229

Decision

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

Evidence

- Risk level: HIGH (score=66)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Amount >=
- Account avg amount (last 80): 350.93
- Velocity proxy (15): 9
- Account status counts: {'approved': 7, 'reversed': 1, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 2, 'MERCHPAY': 3, 'AIRTIME_RECHARGE': 2, 'CASHOUT': 1, 'CAS
- IP/device reuse top: [('7784-1328', 1)]

Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.