

Fraud Case Report — C5801b99a2a34

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Transaction

- txn_id: T203205347
- account_id: 7788-3580 (grade=D)
- type: P2P_SEND
- status: approved
- amount: 213.72 EUR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: ZA (home=ZW)
- device_id: D7788000
- ip_address: 10.0.61.14

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): 185.84
- Velocity proxy (15): 8
- Account status counts: {'approved': 6, 'declined': 1, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 3, 'AIRTIME_RECHARGE': 1, 'CASHOUT': 2, 'CASHIN': 2}
- IP/device reuse top: [('7788-3580', 6)]

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.