

Fraud Case Report — Cb59be2d92eca

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Transaction

- txn_id: T400466567
- account_id: 7725-5926 (grade=D)
- type: P2P_SEND
- status: declined
- amount: 575.97 ZAR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D7725000
- ip_address: 10.0.38.38

Decision

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

Evidence

- Risk level: HIGH (score=67)
- Reasons: Lower customer grade: D, Card-not-present, High-risk transaction type: P2P_SEND, Suspicious
- Account avg amount (last 80): 166.01
- Velocity proxy (15): 15
- Account status counts: {'declined': 13, 'approved': 57, 'chargeback': 4, 'reversed': 2}
- Account type counts: {'P2P_SEND': 34, 'AIRTIME_RECHARGE': 10, 'CASHIN': 9, 'CASHOUT': 7, 'DSTV': 1}
- IP/device reuse top: [('7725-5926', 61), ('7725-1527', 60)]

Rationale

- Risk HIGH (score=67).
- Amount significantly above account baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple accounts is suspicious.