

Fraud Case Report — Ce482a432f404

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Transaction

- txn_id: T779738967
- account_id: 7731-9855 (grade=C)
- type: P2P_SEND
- status: declined
- amount: 318.54 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_present
- country: GB (home=ZW)
- device_id: D31231
- ip_address: 10.0.153.70

Decision

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

Evidence

- Risk level: HIGH (score=64)
- Reasons: Lower customer grade: C, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Su
- Account avg amount (last 80): 151.22
- Velocity proxy (15): 15
- Account status counts: {'declined': 6, 'approved': 21, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 12, 'DSTV_PAYMENT': 5, 'CASHIN': 4, 'AIRTIME_RECHARGE': 2, '}
- IP/device reuse top: [('7731-9855', 1)]

Rationale

- Risk HIGH (score=64).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.