Fraud Case Report — Cf133f5860c2f
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Transaction
- txn_id: T591335006
- account_id: 7771-3631 (grade=D)
- type: P2P_SEND
- status: declined
- amount: 93.84 ZAR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D7771000
- ip_address: 10.0.88.92

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

Evidence
- Risk level: HIGH (score=77)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- Account avg amount (last 80): 65.32
- Velocity proxy (15): 7
- Account status counts: {'declined': 4, 'approved': 3}
- Account type counts: {'P2P_SEND': 4, 'CASHIN': 1, 'MERCHPAY': 2}
- IP/device reuse top: [('7771-3631', 7), ('7771-5819', 1)]

Rationale
- Risk HIGH (score=77).
- 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.