Fraud Case Report — C6150b7678a66
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Transaction
- txn_id: T278024053
- account_id: 7726-0888 (grade=C)
- type: P2P_SEND
- status: approved
- amount: 239.75 USD
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: NG (home=ZW)
- device_id: D7726000
- ip_address: 10.0.55.108

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

Evidence
- Risk level: HIGH (score=62)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- Account avg amount (last 80): 191.68
- Velocity proxy (15): 3
- Account status counts: {'approved': 3}
- Account type counts: {'P2P_SEND': 2, 'CASHOUT': 1}
- IP/device reuse top: [('7726-0888', 2)]

Rationale
- Risk HIGH (score=62).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.