

Fraud Case Report — C1b5c07c3bb77

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Transaction

- txn_id: T186866109
- account_id: 7724-5013 (grade=D)
- type: P2P_SEND
- status: declined
- amount: 792.22 USD
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D7724000
- ip_address: 10.0.131.73

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): 141.19
- Velocity proxy (15): 15
- Account status counts: {'declined': 21, 'approved': 48, 'reversed': 1}
- Account type counts: {'P2P_SEND': 40, 'CASHOUT': 7, 'AIRTIME_RECHARGE': 10, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7724-5013', 62), ('7724-1167', 54)]

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.