

Fraud Case Report — C3bf7dd4b7213

- Created: 2026-01-18T23:19:36.338265+00:00

Transaction

- txn_id: T415214537
- account_id: 7788-3580 (grade=D)
- type: P2P_SEND
- status: declined
- amount: 95.87 EUR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: ZA (home=ZW)
- device_id: D7788000
- ip_address: 10.0.61.14

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 type
- Account avg amount (last 80): 181.85
- Velocity proxy (15): 7
- Account status counts: {'declined': 1, 'approved': 5, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 2, 'AIRTIME_RECHARGE': 1, 'CASHOUT': 2, 'CASHIN': 2}
- IP/device reuse top: [('7788-3580', 5)]

Rationale

- Risk HIGH (score=77).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.