Fraud Case Report — C16e59fddd7eb
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Transaction
- txn_id: T889323971
- account_id: 7190-0852 (grade=C)
- type: P2P_SEND
- status: declined
- amount: 761.68 ZAR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D70663
- ip_address: 10.0.182.232

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

Evidence
- Risk level: HIGH (score=60)
- Reasons: Lower customer grade: C, Card-not-present, High-risk transaction type: P2P_SEND, Suspiciou
- Account avg amount (last 80): 232.98
- Velocity proxy (15): 15
- Account status counts: {'declined': 6, 'approved': 29, 'chargeback': 2, 'reversed': 2}
- Account type counts: {'P2P_SEND': 18, 'CASHIN': 3, 'MERCHPAY': 2, 'DSTV_PAYMENT': 4, 'CASHOUT
- IP/device reuse top: [('7190-0852', 1)]

Rationale
- Risk HIGH (score=60).
- Amount significantly above account baseline (>=3x).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.