

Fraud Case Report — C5ba1d71a4372

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Transaction

- txn_id: T270956269
- account_id: 7773-7421 (grade=B)
- type: P2P_SEND
- status: declined
- amount: 169.55 ZAR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D7773000
- ip_address: 10.0.117.181

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Suspicious
- Account avg amount (last 80): 207.41
- Velocity proxy (15): 9
- Account status counts: {'declined': 1, 'approved': 7, 'reversed': 1}
- Account type counts: {'P2P_SEND': 3, 'CASHIN': 1, 'DSTV_PAYMENT': 1, 'MERCHPAY': 2, 'AIRTIME_R
- IP/device reuse top: [('7773-7421', 5), ('7773-1323', 1)]

Rationale

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