

Fraud Case Report — C0db7e1227167

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Transaction

- txn_id: T711997070
- account_id: 7182-7283 (grade=B)
- type: P2P_SEND
- status: declined
- amount: 60.56 USD
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: ZA (home=ZW)
- device_id: D7182000
- ip_address: 10.0.70.55

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): 82.82
- Velocity proxy (15): 6
- Account status counts: {'declined': 1, 'approved': 5}
- Account type counts: {'P2P_SEND': 6}
- IP/device reuse top: [('7182-7283', 6)]

Rationale

- Risk HIGH (score=62).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple accounts is suspicious.