

Fraud Case Report — Cb7bfb8048087

- Created: 2026-01-18T23:16:00.624233+00:00

Transaction

- txn_id: T312401213
- account_id: 7771-3631 (grade=D)
- type: P2P_SEND
- status: declined
- amount: 152.0 ZAR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D7771000
- ip_address: 10.0.88.92

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): 65.99
- Velocity proxy (15): 4
- Account status counts: {'declined': 1, 'approved': 3}
- Account type counts: {'P2P_SEND': 1, 'CASHIN': 1, 'MERCHPAY': 2}
- IP/device reuse top: [('7771-3631', 4), ('7771-5819', 1)]

Rationale

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