

Fraud Case Report — Cfa098634d723

- Created: 2026-01-18T23:15:26.342409+00:00

Transaction

- txn_id: T205738840
- account_id: 7782-6598 (grade=C)
- type: P2P_SEND
- status: declined
- amount: 570.15 ZAR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D7782000
- ip_address: 172.179.119.240

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, Suspicious
- Account avg amount (last 80): 570.15
- Velocity proxy (15): 1
- Account status counts: {'declined': 1}
- Account type counts: {'P2P_SEND': 1}
- IP/device reuse top: [('7782-6598', 1)]

Rationale

- Risk HIGH (score=60).
- High-risk type combined with CNP channel increases fraud likelihood.