

## # Fraud Case Report — Cbfe105de24b8

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### ## Transaction

- txn\_id: T794921703
- account\_id: 7776-3911 (grade=D)
- type: P2P\_SEND
- status: declined
- amount: 175.82 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card\_not\_present
- country: AE (home=ZW)
- device\_id: D7776000
- ip\_address: 10.0.175.168

### ## 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): 144.52
- Velocity proxy (15): 11
- Account status counts: {'declined': 4, 'approved': 7}
- Account type counts: {'P2P\_SEND': 9, 'AIRTIME\_RECHARGE': 1, 'DSTV\_PAYMENT': 1}
- IP/device reuse top: [('7776-3911', 11)]

### ## Rationale

- Risk HIGH (score=77).
- 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.