

Fraud Case Report — Cac01a9244bda
- Created: 2026-01-18T23:15:27.544625+00:00

Transaction

- txn_id: T676706257
- account_id: 7776-3911 (grade=D)
- type: P2P_SEND
- status: declined
- amount: 188.75 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): 141.38
- Velocity proxy (15): 10
- Account status counts: {'declined': 3, 'approved': 7}
- Account type counts: {'P2P_SEND': 8, 'AIRTIME_RECHARGE': 1, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7776-3911', 10)]

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.