

# Fraud Case Report — Cd1eb44cd7985  
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#### ## Transaction

- txn\_id: T356709521
- account\_id: 7185-5311 (grade=B)
- type: P2P\_SEND
- status: declined
- amount: 105.92 ZAR
- merchant: Airtime Vendor (mcc=4814)
- channel: card\_not\_present
- country: ZA (home=ZW)
- device\_id: D7185000
- ip\_address: 10.0.173.155

#### ## 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): 115.6
- Velocity proxy (15): 10
- Account status counts: {'declined': 6, 'approved': 4}
- Account type counts: {'P2P\_SEND': 10}
- IP/device reuse top: [('7185-5311', 10), ('7185-8119', 1)]

#### ## 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.