

# Fraud Case Report — Cd117e2a870c4  
- Created: 2026-01-18T23:16:05.306055+00:00

#### ## Transaction

- txn\_id: T346046724
- account\_id: 7182-7283 (grade=B)
- type: P2P\_SEND
- status: declined
- amount: 86.13 USD
- merchant: DsTV (mcc=4899)
- channel: card\_not\_present
- country: ZA (home=ZW)
- device\_id: D7182000
- ip\_address: 10.0.70.55

#### ## 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): 92.66
- Velocity proxy (15): 8
- Account status counts: {'declined': 2, 'approved': 6}
- Account type counts: {'P2P\_SEND': 8}
- IP/device reuse top: [('7182-7283', 8)]

#### ## 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.