

# Fraud Case Report — Ce482a432f404  
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#### ## Transaction

- txn\_id: T779738967
- account\_id: 7731-9855 (grade=C)
- type: P2P\_SEND
- status: declined
- amount: 318.54 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card\_present
- country: GB (home=ZW)
- device\_id: D31231
- ip\_address: 10.0.153.70

#### ## Decision

- Decision: \*\*REVIEW\*\*
- Recommended action: Queue for manual review + step-up verification

#### ## Evidence

- Risk level: HIGH (score=64)
- Reasons: Lower customer grade: C, Geo mismatch vs home, High-risk transaction type: P2P\_SEND, Su
- Account avg amount (last 80): 151.22
- Velocity proxy (15): 15
- Account status counts: {'declined': 6, 'approved': 21, 'chargeback': 1}
- Account type counts: {'P2P\_SEND': 12, 'DSTV\_PAYMENT': 5, 'CASHIN': 4, 'AIRTIME\_RECHARGE': 2, 'CASHOUT': 1}
- IP/device reuse top: [('7731-9855', 1)]

#### ## Rationale

- Risk HIGH (score=64).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.