

## # Fraud Case Report — Ca8f5e47189a7

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### ## Transaction

- txn\_id: T598646205
- account\_id: 7734-7469 (grade=B)
- type: P2P\_SEND
- status: declined
- amount: 108.78 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card\_not\_present
- country: ZW (home=ZA)
- device\_id: D46127
- ip\_address: 10.0.78.190

### ## 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): 161.45
- Velocity proxy (15): 10
- Account status counts: {'declined': 2, 'approved': 6, 'reversed': 2}
- Account type counts: {'P2P\_SEND': 5, 'AIRTIME\_RECHARGE': 2, 'MERCHPAY': 2, 'CASHOUT': 1}
- IP/device reuse top: [('7734-7469', 4)]

### ## Rationale

- Risk HIGH (score=62).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.