

# Fraud Case Report — Cac5e66a7375c  
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#### ## Transaction

- txn\_id: T104668125
- account\_id: 7732-7151 (grade=C)
- type: P2P\_SEND
- status: declined
- amount: 29.37 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: AE (home=ZA)
- device\_id: D7732000
- ip\_address: 10.0.172.159

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=70)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 125.0
- Velocity proxy (15): 11
- Account status counts: {'declined': 4, 'approved': 6, 'reversed': 1}
- Account type counts: {'P2P\_SEND': 9, 'DSTV\_PAYMENT': 1, 'CASHIN': 1}
- IP/device reuse top: [('7732-7151', 10)]

#### ## Rationale

- Risk HIGH (score=70).
- 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.