

Fraud Case Report — Cfc9773267dd3

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Transaction

- txn_id: T180413446
- account_id: 7734-7469 (grade=B)
- type: P2P_SEND
- status: declined
- amount: 240.5 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): 168.63
- Velocity proxy (15): 11
- Account status counts: {'declined': 3, 'approved': 6, 'reversed': 2}
- Account type counts: {'P2P_SEND': 6, 'AIRTIME_RECHARGE': 2, 'MERCHPAY': 2, 'CASHOUT': 1}
- IP/device reuse top: [('7734-7469', 5)]

Rationale

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