

# Fraud Case Report — Cfba49d3091c9  
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#### ## Transaction

- txn\_id: T899498858
- account\_id: 7724-5013 (grade=D)
- type: P2P\_SEND
- status: declined
- amount: 95.2 EUR
- merchant: DsTV (mcc=4899)
- channel: card\_not\_present
- country: ZW (home=ZA)
- device\_id: D7724000
- ip\_address: 10.0.101.149

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=77)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 151.27
- Velocity proxy (15): 11
- Account status counts: {'declined': 3, 'approved': 8}
- Account type counts: {'P2P\_SEND': 4, 'DSTV\_PAYMENT': 2, 'CASHIN': 2, 'AIRTIME\_RECHARGE': 1, 'CREDIT\_PAYMENT': 1}
- IP/device reuse top: [('7724-5013', 10), ('7724-1167', 3)]

#### ## Rationale

- Risk HIGH (score=77).
- 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.