

## # Fraud Case Report — Cfabe6ae8af2d

- Created: 2026-01-18T23:15:27.381260+00:00

### ## Transaction

- txn\_id: T965437447
- account\_id: 7776-3911 (grade=D)
- type: P2P\_SEND
- status: approved
- amount: 223.53 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card\_not\_present
- country: AE (home=ZW)
- device\_id: D7776000
- ip\_address: 10.0.175.168

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=69)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 136.12
- Velocity proxy (15): 9
- Account status counts: {'approved': 7, 'declined': 2}
- Account type counts: {'P2P\_SEND': 7, 'AIRTIME\_RECHARGE': 1, 'DSTV\_PAYMENT': 1}
- IP/device reuse top: [('7776-3911', 9)]

### ## Rationale

- Risk HIGH (score=69).
- 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.