

# Fraud Case Report — C7c301ff3e394  
- Created: 2026-01-18T23:19:00.462889+00:00

### ## Transaction

- txn\_id: T993695164
- account\_id: 7734-7469 (grade=B)
- type: P2P\_SEND
- status: declined
- amount: 104.07 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): 182.14
- Velocity proxy (15): 8
- Account status counts: {'declined': 1, 'approved': 5, 'reversed': 2}
- Account type counts: {'P2P\_SEND': 3, 'AIRTIME\_RECHARGE': 2, 'MERCHPAY': 2, 'CASHOUT': 1}
- IP/device reuse top: [('7734-7469', 2)]

### ## Rationale

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