

## # Fraud Case Report — C08cb32bf3af4

- Created: 2026-01-18T23:16:23.666658+00:00

### ## Transaction

- txn\_id: T854239587
- account\_id: 7782-6598 (grade=C)
- type: P2P\_SEND
- status: approved
- amount: 249.72 EUR
- merchant: DsTV (mcc=4899)
- channel: card\_not\_present
- country: AE (home=ZA)
- device\_id: D7782000
- ip\_address: 10.0.79.69

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=62)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 243.37
- Velocity proxy (15): 7
- Account status counts: {'approved': 4, 'declined': 3}
- Account type counts: {'P2P\_SEND': 6, 'CASHOUT': 1}
- IP/device reuse top: [('7782-6598', 6)]

### ## Rationale

- Risk HIGH (score=62).
- 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.