

Fraud Case Report — Cd1eb44cd7985

- Created: 2026-01-18T23:14:37.263057+00:00

Transaction

- txn_id: T356709521
- account_id: 7185-5311 (grade=B)
- type: P2P_SEND
- status: declined
- amount: 105.92 ZAR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: ZA (home=ZW)
- device_id: D7185000
- ip_address: 10.0.173.155

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): 115.6
- Velocity proxy (15): 10
- Account status counts: {'declined': 6, 'approved': 4}
- Account type counts: {'P2P_SEND': 10}
- IP/device reuse top: [('7185-5311', 10), ('7185-8119', 1)]

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.