

# Fraud Case Report — Cf51e66cf426c  
- Created: 2026-01-18T23:15:12.971125+00:00

#### ## Transaction

- txn\_id: T589360021
- account\_id: 7729-4643 (grade=B)
- type: P2P\_SEND
- status: declined
- amount: 67.32 EUR
- merchant: Airtime Vendor (mcc=4814)
- channel: card\_not\_present
- country: US (home=ZA)
- device\_id: D44426
- ip\_address: 10.0.193.44

#### ## 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): 115.19
- Velocity proxy (15): 7
- Account status counts: {'declined': 3, 'approved': 3, 'reversed': 1}
- Account type counts: {'P2P\_SEND': 6, 'CASHOUT': 1}
- IP/device reuse top: [('7729-4643', 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.