

## # Fraud Case Report — C48d6bf8a5036

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### ## Transaction

- txn\_id: T5ca4ac6a26
- account\_id: 7778-0525 (grade=Medium-High Risk)
- type: P2P\_SEND
- status: approved
- amount: 626.88 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: AE (home=US)
- device\_id: D7778000
- ip\_address: 206.231.10.166

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=66)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P\_SEND, Amount >=
- Account avg amount (last 80): 259.37
- Velocity proxy (15): 5
- Account status counts: {'approved': 5}
- Account type counts: {'P2P\_SEND': 1, 'DSTV\_PAYMENT': 2, 'CASHOUT': 1, 'MERCHPAY': 1}
- IP/device reuse top: [('7778-0525', 4), ('7778-1116', 2), ('7778-2501', 2)]

### ## Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.