

Fraud Case Report — Cc9d7b400e440

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Transaction

- txn_id: T20bf9da4be
- account_id: 7870-2532 (grade=Medium-High Risk)
- type: P2P_SEND
- status: approved
- amount: 736.23 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D7870000
- ip_address: 10.0.99.231

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): 181.78
- Velocity proxy (15): 5
- Account status counts: {'approved': 4, 'reversed': 1}
- Account type counts: {'P2P_SEND': 1, 'CASHIN': 1, 'AIRTIME_RECHARGE': 2, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7870-2532', 4)]

Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- High-risk type combined with CNP channel increases fraud likelihood.