

Fraud Case Report — C63b1179fe3e9

- Created: 2026-01-19T03:43:02.823140+00:00

Transaction

- txn_id: T3a02768d60
- account_id: 7787-9366 (grade=Medium-High Risk)
- type: P2P_SEND
- status: approved
- amount: 530.47 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D61151
- ip_address: 10.0.122.7

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): 146.49
- Velocity proxy (15): 11
- Account status counts: {'approved': 9, 'reversed': 1, 'declined': 1}
- Account type counts: {'P2P_SEND': 1, 'CASHIN': 3, 'DSTV_PAYMENT': 1, 'MERCHPAY': 3, 'CASHOUT': 1}
- IP/device reuse top: [('7787-9366', 1)]

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.