

Fraud Case Report — Cf3ba696ab9c5
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Transaction

- txid: T1c269be8a6
- account_id: 7764-1802 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 560.48 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D7764000
- ip_address: 94.21.66.243

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 >= 500
- Account avg amount (last 80): 329.53
- Velocity proxy (15): 6
- Account status counts: {'approved': 5, 'declined': 1}
- Account type counts: {'P2P_SEND': 3, 'CASHIN': 1, 'CASHOUT': 1, 'MERCHPAY': 1}
- IP/device reuse top: [('7764-4791', 81), ('7764-1802', 6)]

Rationale

- Risk HIGH (score=66).
- 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.