

Fraud Case Report — Ce8b43e216046

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Transaction

- txn_id: Tb5d82247d5
- account_id: 7776-3456 (grade=High Risk)
- type: P2P_SEND
- status: approved
- amount: 528.8 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D7776000
- ip_address: 32.227.32.66

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): 316.26
- Velocity proxy (15): 6
- Account status counts: {'approved': 6}
- Account type counts: {'P2P_SEND': 2, 'DSTV_PAYMENT': 1, 'MERCHPAY': 1, 'CASHOUT': 1, 'CASHIN': 1}
- IP/device reuse top: [('7776-3456', 4)]

Rationale

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