

Fraud Case Report — C17d5bb6080ad
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Transaction

- txn_id: Tfdaca5ee83
- account_id: 7772-5231 (grade=Medium Risk)
- type: P2P_SEND
- status: approved
- amount: 337.16 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D7772000
- ip_address: 10.0.2.13

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): 166.44
- Velocity proxy (15): 10
- Account status counts: {'approved': 9, 'reversed': 1}
- Account type counts: {'P2P_SEND': 3, 'AIRTIME_RECHARGE': 2, 'CASHOUT': 2, 'CASHIN': 3}
- IP/device reuse top: [('7772-0005', 46), ('7772-3643', 44), ('7772-1951', 36), ('7772-6624', 27), ('7772-083

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.