

Fraud Case Report — Cd005615e05ed
- Created: 2026-01-19T00:10:42.664169+00:00

Transaction

- txid: T874468556f
- account_id: 7732-4722 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 465.64 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: AE (home=US)
- device_id: D7732000
- ip_address: 10.0.168.200

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): 465.64
- Velocity proxy (15): 1
- Account status counts: {'approved': 1}
- Account type counts: {'P2P_SEND': 1}
- IP/device reuse top: [('7732-4722', 1)]

Rationale

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