Fraud Case Report — C84f1c43d7587
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Transaction
- txn_id: T551134100432
- account_id: 7119-7005 (grade=C)
- type: P2P_SEND
- status: approved
- amount: 510.01 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZA (home=GB)
- device_id: D05252
- ip_address: 5.237.78.134

Decision
- Decision: **REVIEW**
- Recommended action: Queue for manual review + step-up verification

Evidence
- Risk level: HIGH (score=74)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- Account avg amount (last 80): 206.51
- Velocity proxy (15): 7
- Account status counts: {'approved': 7}
- Account type counts: {'P2P_SEND': 7}
- IP/device reuse top: [('7119-7005', 7)]

Rationale
- Risk HIGH (score=74).
- 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.