

Fraud Case Report — Cc2696edb4801
- Created: 2026-01-18T23:57:44.521128+00:00

Transaction

- txn_id: T505239000439
- account_id: 7762-3967 (grade=C)
- type: P2P_SEND
- status: approved
- amount: 424.52 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: GB (home=AE)
- device_id: D67809
- ip_address: 10.0.198.202

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 type
- Account avg amount (last 80): 388.32
- Velocity proxy (15): 2
- Account status counts: {'approved': 2}
- Account type counts: {'P2P_SEND': 1, 'CASHOUT': 1}
- IP/device reuse top: [('7762-3967', 1)]

Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.