

Fraud Case Report — Ce1f7876ba3b2

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Transaction

- txn_id: T543892560
- account_id: 7764-9245 (grade=A)
- type: P2P_SEND
- status: approved
- amount: 310.87 ZAR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: NG (home=ZW)
- device_id: D7764000
- ip_address: 10.0.27.116

Decision

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

Evidence

- Risk level: HIGH (score=61)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Amount >=
- Account avg amount (last 80): 245.36
- Velocity proxy (15): 6
- Account status counts: {'approved': 6}
- Account type counts: {'P2P_SEND': 1, 'CASHOUT': 4, 'MERCHPAY': 1}
- IP/device reuse top: [('7764-9245', 2)]

Rationale

- Risk HIGH (score=61).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.