

Fraud Case Report — C0c46dd2fb5c7
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Transaction

- txn_id: T4c246536e0
- account_id: 7781-8252 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 540.48 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: NG (home=US)
- device_id: D7781000
- ip_address: 82.224.96.98

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 >= 500 USD
- Account avg amount (last 80): 269.57
- Velocity proxy (15): 5
- Account status counts: {'approved': 5}
- Account type counts: {'P2P_SEND': 2, 'CASHOUT': 1, 'DSTV_PAYMENT': 1, 'MERCHPAY': 1}
- IP/device reuse top: [('7781-0196', 63), ('7781-8252', 5)]

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.