

Fraud Case Report — C7855fc2825f2

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Transaction

- txn_id: T828360729
- account_id: 7776-3911 (grade=D)
- type: P2P_SEND
- status: approved
- amount: 540.33 USD
- merchant: P2P Wallet (mcc=6012)
- channel: card_present
- country: KE (home=ZW)
- device_id: D7776000
- ip_address: 10.0.57.129

Decision

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

Evidence

- Risk level: HIGH (score=63)
- Reasons: Lower customer grade: D, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Amount significantly above baseline
- Account avg amount (last 80): 169.24
- Velocity proxy (15): 15
- Account status counts: {'approved': 57, 'reversed': 3, 'declined': 21}
- Account type counts: {'P2P_SEND': 42, 'AIRTIME_RECHARGE': 11, 'CASHOUT': 10, 'CASHIN': 4, 'MERCHANT_PAYMENT': 1}
- IP/device reuse top: [('7776-3911', 71)]

Rationale

- Risk HIGH (score=63).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ($\geq 3\times$).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.