

## # Fraud Case Report — C6f3b631ba977

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### ## Transaction

- txn\_id: Ta5a9dceb27
- account\_id: 7775-8739 (grade=Medium Risk)
- type: P2P\_SEND
- status: approved
- amount: 616.71 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: NG (home=ZA)
- device\_id: D7775000
- ip\_address: 219.221.128.70

### ## 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 >=
- Account avg amount (last 80): 136.11
- Velocity proxy (15): 5
- Account status counts: {'approved': 4, 'declined': 1}
- Account type counts: {'P2P\_SEND': 1, 'MERCHPAY': 1, 'CASHIN': 1, 'AIRTIME\_RECHARGE': 2}
- IP/device reuse top: [('7775-5630', 59), ('7775-8739', 4)]

### ## Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple accounts is suspicious.