

Fraud Case Report — C5652dfba3c1a

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Transaction

- txn_id: Tf9e51a8b9e
- account_id: 7841-4866 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: declined
- amount: 382.6 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: GB (home=US)
- device_id: D7841000
- ip_address: 10.0.69.194

Decision

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

Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Suspicious
- Account avg amount (last 80): 145.72
- Velocity proxy (15): 4
- Account status counts: {'declined': 2, 'approved': 2}
- Account type counts: {'P2P_SEND': 2, 'AIRTIME_RECHARGE': 2}
- IP/device reuse top: [('7841-8192', 66), ('7841-4866', 4)]

Rationale

- Risk HIGH (score=74).
- 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.