

Fraud Case Report — C0005e3055155

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Transaction

- txn_id: T213800559
- account_id: 7855-8748 (grade=B)
- type: P2P_SEND
- status: declined
- amount: 85.99 EUR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D7855000
- ip_address: 10.0.79.12

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Suspicious
- Account avg amount (last 80): 113.25
- Velocity proxy (15): 11
- Account status counts: {'declined': 6, 'approved': 5}
- Account type counts: {'P2P_SEND': 9, 'MERCHPAY': 1, 'CASHIN': 1}
- IP/device reuse top: [('7855-8748', 11)]

Rationale

- Risk HIGH (score=62).
- 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.