

Fraud Case Report — Cf8a95e99defc

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Transaction

- txn_id: Ta4dfe2e6ec
- account_id: 7715-6327 (grade=Medium-High Risk)
- type: P2P_SEND
- status: approved
- amount: 460.21 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: GB (home=AE)
- device_id: D93022
- ip_address: 94.204.71.123

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): 460.21
- Velocity proxy (15): 1
- Account status counts: {'approved': 1}
- Account type counts: {'P2P_SEND': 1}
- IP/device reuse top: [('7715-6327', 1), ('7766-3286', 1)]

Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.