

Fraud Case Report — C7d93a3da951c
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Transaction

- txn_id: T675508016c
- account_id: 7754-3374 (grade=Medium Risk)
- type: P2P_SEND
- status: approved
- amount: 673.48 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZA (home=US)
- device_id: D7754000
- ip_address: 10.0.186.185

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 >= 673.48 USD
- Account avg amount (last 80): 226.84
- Velocity proxy (15): 11
- Account status counts: {'approved': 10, 'reversed': 1}
- Account type counts: {'P2P_SEND': 2, 'CASHIN': 1, 'CASHOUT': 1, 'AIRTIME_RECHARGE': 2, 'MERCHANT': 1}
- IP/device reuse top: [('7754-0578', 90), ('7754-4707', 82), ('7754-3374', 8)]

Rationale

- Risk HIGH (score=66).
- 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.