

Fraud Case Report — C219de1b2f837
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Transaction

- txn_id: T273235ff02
- account_id: 7778-5132 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: approved
- amount: 676.62 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D7778000
- ip_address: 10.0.63.128

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 >= 676.62 USD
- Account avg amount (last 80): 295.18
- Velocity proxy (15): 5
- Account status counts: {'approved': 5}
- Account type counts: {'P2P_SEND': 2, 'CASHIN': 1, 'AIRTIME_RECHARGE': 1, 'MERCHANTPAY': 1}
- IP/device reuse top: [('7778-2879', 77), ('7778-0525', 44), ('7778-2501', 42), ('7778-1116', 32), ('7778-5132', 10)]

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.