

Fraud Case Report — Cde83b96cd1ef
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Transaction

- txn_id: Tf2f5ff2c2e
- account_id: 7777-8872 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 625.22 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D7777000
- ip_address: 10.0.193.77

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 >= 500
- Account avg amount (last 80): 209.53
- Velocity proxy (15): 4
- Account status counts: {'approved': 4}
- Account type counts: {'P2P_SEND': 1, 'AIRTIME_RECHARGE': 1, 'DSTV_PAYMENT': 1, 'CASHOUT': 1}
- IP/device reuse top: [('7777-8571', 30), ('7777-0430', 11), ('7777-8872', 2), ('7755-3985', 1)]

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.