

Fraud Case Report — Cce32ebe55bf5
- Created: 2026-01-19T02:23:14.176619+00:00

Transaction

- txn_id: T0ecfbef4e1
- account_id: 7717-8646 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: approved
- amount: 552.38 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D23781
- ip_address: 10.0.16.108

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 USD
- Account avg amount (last 80): 163.39
- Velocity proxy (15): 8
- Account status counts: {'approved': 7, 'declined': 1}
- Account type counts: {'P2P_SEND': 1, 'CASHIN': 2, 'CASHOUT': 2, 'MERCHPAY': 1, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7717-8646', 1), ('7721-7433', 1)]

Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- High-risk type combined with CNP channel increases fraud likelihood.