

Fraud Case Report — C3b72a105232c
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Transaction

- txn_id: T9db766071d
- account_id: 7711-9568 (grade=Medium Risk)
- type: P2P_SEND
- status: approved
- amount: 480.07 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D7711000
- ip_address: 10.0.155.80

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 >= 480.07 USD
- Account avg amount (last 80): 253.51
- Velocity proxy (15): 5
- Account status counts: {'approved': 3, 'declined': 1, 'reversed': 1}
- Account type counts: {'P2P_SEND': 2, 'CASHOUT': 1, 'CASHIN': 1, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7711-9568', 5)]

Rationale

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