

## # Fraud Case Report — Cfc7782019f31

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### ## Transaction

- txn\_id: T298f8ea741
- account\_id: 7165-6323 (grade=Medium Risk)
- type: P2P\_SEND
- status: reversed
- amount: 405.06 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: GB (home=ZA)
- device\_id: D7165000
- ip\_address: 9.162.125.86

### ## Decision

- Decision: \*\*REVIEW\*\*
- Recommended action: Queue for manual review + step-up verification

### ## Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P\_SEND, Suspicious
- Account avg amount (last 80): 231.24
- Velocity proxy (15): 6
- Account status counts: {'reversed': 1, 'declined': 1, 'approved': 3, 'chargeback': 1}
- Account type counts: {'P2P\_SEND': 2, 'CASHIN': 1, 'MERCHPAY': 1, 'CASHOUT': 1, 'AIRTIME\_RECHARGE': 1}
- IP/device reuse top: [('7165-6323', 4)]

### ## Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.