

Fraud Case Report — C8ce4caf77c46

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Transaction

- txn_id: T1d8a196565
- account_id: 7731-3348 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: approved
- amount: 787.17 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D7731000
- ip_address: 25.221.150.187

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 >=
- Account avg amount (last 80): 242.8
- Velocity proxy (15): 10
- Account status counts: {'approved': 9, 'reversed': 1}
- Account type counts: {'P2P_SEND': 2, 'MERCHPAY': 1, 'DSTV_PAYMENT': 3, 'CASHOUT': 3, 'CASHIN': 1}
- IP/device reuse top: [('7731-1118', 30), ('7731-7716', 12), ('7731-4835', 10), ('7731-3348', 9), ('7731-1722', 8)]

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.
- IP/device reuse pattern across multiple accounts is suspicious.