

Fraud Case Report — C8534af571a29

- Created: 2026-01-19T02:22:03.701024+00:00

Transaction

- txn_id: T1a8171e405
- account_id: 7726-9360 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: approved
- amount: 680.26 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D93903
- ip_address: 10.0.18.224

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): 199.63
- Velocity proxy (15): 8
- Account status counts: {'approved': 8}
- Account type counts: {'P2P_SEND': 2, 'CASHOUT': 2, 'CASHIN': 1, 'MERCHPAY': 2, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7726-9360', 1), ('7803-9525', 1), ('7734-5148', 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.