

Fraud Case Report — C19caededb597

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Transaction

- txn_id: Tbd08f13392
- account_id: 7761-4372 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: approved
- amount: 799.62 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: GB (home=US)
- device_id: D31278
- ip_address: 10.0.176.236

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): 198.2
- Velocity proxy (15): 7
- Account status counts: {'approved': 6, 'declined': 1}
- Account type counts: {'P2P_SEND': 1, 'AIRTIME_RECHARGE': 1, 'MERCHPAY': 2, 'CASHIN': 3}
- IP/device reuse top: [('7761-4372', 1), ('7786-4302', 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.