

## # Fraud Case Report — C219de1b2f837

- Created: 2026-01-19T02:23:07.362010+00:00

### ## Transaction

- txn\_id: T273235ff02
- account\_id: 7778-5132 (grade=Medium-Low Risk)
- type: P2P\_SEND
- status: approved
- amount: 676.62 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: GB (home=ZA)
- device\_id: D7778000
- ip\_address: 10.0.63.128

### ## 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): 295.18
- Velocity proxy (15): 5
- Account status counts: {'approved': 5}
- Account type counts: {'P2P\_SEND': 2, 'CASHIN': 1, 'AIRTIME\_RECHARGE': 1, 'MERCHPAY': 1}
- IP/device reuse top: [('7778-2879', 77), ('7778-0525', 44), ('7778-2501', 42), ('7778-1116', 32), ('7778-513

### ## Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple accounts is suspicious.