

Fraud Case Report — C1ccbc8b4cd78
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Transaction

- txn_id: T43b86776a7
- account_id: 7758-3908 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: approved
- amount: 419.47 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: NG (home=US)
- device_id: D30660
- ip_address: 10.0.75.128

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 >= 400
- Account avg amount (last 80): 280.02
- Velocity proxy (15): 5
- Account status counts: {'approved': 3, 'declined': 2}
- Account type counts: {'P2P_SEND': 2, 'CASHOUT': 1, 'CASHIN': 1, 'MERCHPAY': 1}
- IP/device reuse top: [('7758-3908', 1), ('7736-8061', 1), ('7754-5432', 1)]

Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.