

Fraud Case Report — C3966d3e6f9f9

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Transaction

- txn_id: Tef41a9bd1d
- account_id: 7880-8594 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 480.42 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D7880000
- ip_address: 220.195.189.165

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): 480.42
- Velocity proxy (15): 1
- Account status counts: {'approved': 1}
- Account type counts: {'P2P_SEND': 1}
- IP/device reuse top: [('7880-3070', 25), ('7880-8594', 1)]

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.