

Fraud Case Report — C6f3b631ba977
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Transaction

- txn_id: Ta5a9dceb27
- account_id: 7775-8739 (grade=Medium Risk)
- type: P2P_SEND
- status: approved
- amount: 616.71 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D7775000
- ip_address: 219.221.128.70

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): 136.11
- Velocity proxy (15): 5
- Account status counts: {'approved': 4, 'declined': 1}
- Account type counts: {'P2P_SEND': 1, 'MERCHPAY': 1, 'CASHIN': 1, 'AIRTIME_RECHARGE': 2}
- IP/device reuse top: [('7775-5630', 59), ('7775-8739', 4)]

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.
- IP/device reuse pattern across multiple accounts is suspicious.