

Fraud Case Report — C79f972ee140f
- Created: 2026-01-19T03:35:15.994816+00:00

Transaction

- txn_id: T07863af203
- account_id: 7731-4924 (grade=Medium Risk)
- type: P2P_SEND
- status: reversed
- amount: 28.62 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: GB (home=US)
- device_id: D7731000
- ip_address: 10.0.49.141

Decision

- Decision: **REVIEW**
- Recommended action: Queue for manual review + step-up verification

Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Suspicious
- Account avg amount (last 80): 22.96
- Velocity proxy (15): 3
- Account status counts: {'reversed': 1, 'approved': 2}
- Account type counts: {'P2P_SEND': 1, 'DSTV_PAYMENT': 2}
- IP/device reuse top: [('7731-3348', 40), ('7731-1722', 37), ('7731-1118', 30), ('7731-4835', 28), ('7731-771', 25)]

Rationale

- Risk HIGH (score=62).
- 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.