

Fraud Case Report — Cde04a3e9b2e8
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Transaction

- txn_id: Tc5611b3073
- account_id: 7779-4970 (grade=Medium Risk)
- type: P2P_SEND
- status: approved
- amount: 722.35 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZA (home=US)
- device_id: D7779000
- ip_address: 10.0.184.123

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 >= 500 USD
- Account avg amount (last 80): 270.05
- Velocity proxy (15): 9
- Account status counts: {'approved': 9}
- Account type counts: {'P2P_SEND': 3, 'MERCHPAY': 4, 'DSTV_PAYMENT': 2}
- IP/device reuse top: [('7779-7335', 58), ('7779-7370', 50), ('7779-3459', 21), ('7779-4970', 6), ('7779-8768', 4)]

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.