

Fraud Case Report — C4c66ed40e59a
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Transaction

- txn_id: Tceec0d4210
- account_id: 7716-7053 (grade=Low Risk)
- type: P2P_SEND
- status: declined
- amount: 373.29 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: US (home=AE)
- device_id: D7716000
- ip_address: 10.0.77.2

Decision

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

Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Suspicious
- Account avg amount (last 80): 116.45
- Velocity proxy (15): 8
- Account status counts: {'declined': 1, 'approved': 7}
- Account type counts: {'P2P_SEND': 1, 'DSTV_PAYMENT': 4, 'MERCHPAY': 1, 'CASHIN': 1, 'AIRTIME_R': 1}
- IP/device reuse top: [('7716-4445', 59), ('7716-8433', 46), ('7716-3581', 26), ('7716-1864', 24), ('7716-5611', 16)]

Rationale

- Risk HIGH (score=74).
- 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.