

Fraud Case Report — Cf9960eb4e4fb
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Transaction

- txn_id: Td77e4980c1
- account_id: 7840-1890 (grade=High Risk)
- type: P2P_SEND
- status: approved
- amount: 447.84 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D7840000
- ip_address: 10.0.184.138

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 >= 400
- Account avg amount (last 80): 259.68
- Velocity proxy (15): 3
- Account status counts: {'approved': 3}
- Account type counts: {'P2P_SEND': 3}
- IP/device reuse top: [('7840-1890', 2)]

Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.