

Fraud Case Report — C720018577d71
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Transaction

- txn_id: Td25b53d7f7
- account_id: 7729-0521 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 334.56 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: KE (home=AE)
- device_id: D7729000
- ip_address: 10.0.157.196

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 >= 334.56 USD
- Account avg amount (last 80): 219.72
- Velocity proxy (15): 10
- Account status counts: {'approved': 10}
- Account type counts: {'P2P_SEND': 4, 'MERCHPAY': 2, 'AIRTIME_RECHARGE': 1, 'CASHOUT': 2, 'CASHIN': 1}
- IP/device reuse top: [('7729-0521', 8)]

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.