

Fraud Case Report — Cd030f229d878

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Transaction

- txn_id: T0bb20efefb
- account_id: 7884-6689 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: approved
- amount: 442.19 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZW (home=US)
- device_id: D7884000
- ip_address: 10.0.25.196

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 >= 400 USD
- Account avg amount (last 80): 170.82
- Velocity proxy (15): 10
- Account status counts: {'approved': 9, 'declined': 1}
- Account type counts: {'P2P_SEND': 1, 'AIRTIME_RECHARGE': 3, 'DSTV_PAYMENT': 1, 'MERCHANTPAY': 1}
- IP/device reuse top: [('7884-6689', 7)]

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.