

Fraud Case Report — C8fcdf1fc1f84
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Transaction

- txn_id: T0011053cd2
- account_id: 7173-0939 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: reversed
- amount: 763.4 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: KE (home=AE)
- device_id: D7173000
- ip_address: 10.0.59.151

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): 285.8
- Velocity proxy (15): 7
- Account status counts: {'reversed': 2, 'approved': 5}
- Account type counts: {'P2P_SEND': 2, 'AIRTIME_RECHARGE': 1, 'MERCHPAY': 1, 'CASHOUT': 2, 'DST': 1}
- IP/device reuse top: [('7173-0939', 5)]

Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.