

Fraud Case Report — C5f1815e57e53
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Transaction

- txn_id: T200fe171c5
- account_id: 7164-3906 (grade=Low Risk)
- type: P2P_SEND
- status: declined
- amount: 722.89 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: NG (home=US)
- device_id: D7164000
- ip_address: 10.0.30.146

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): 439.59
- Velocity proxy (15): 2
- Account status counts: {'declined': 1, 'approved': 1}
- Account type counts: {'P2P_SEND': 1, 'CASHIN': 1}
- IP/device reuse top: [('7164-3906', 2)]

Rationale

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