

Fraud Case Report — C74a2a82b5174
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Transaction

- txn_id: T818864200738
- account_id: 7880-1335 (grade=A)
- type: P2P_SEND
- status: declined
- amount: 657.61 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: US (home=AE)
- device_id: D68790
- ip_address: 80.51.187.243

Decision

- Decision: **REVIEW**
- Recommended action: Queue for manual review + step-up verification

Evidence

- Risk level: HIGH (score=69)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Suspicious
- Account avg amount (last 80): 344.22
- Velocity proxy (15): 6
- Account status counts: {'declined': 1, 'approved': 5}
- Account type counts: {'P2P_SEND': 2, 'CASHOUT': 2, 'DSTV_PAYMENT': 1, 'MERCHPAY': 1}
- IP/device reuse top: [('7880-1335', 1)]

Rationale

- Risk HIGH (score=69).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.