

Fraud Case Report — C6e864c996b0e
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Transaction

- txn_id: T543375800209
- account_id: 7718-6630 (grade=C)
- type: P2P_SEND
- status: reversed
- amount: 101.77 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: US (home=NG)
- device_id: D14194
- ip_address: 209.110.75.229

Decision

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

Evidence

- Risk level: HIGH (score=70)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 195.33
- Velocity proxy (15): 5
- Account status counts: {'reversed': 2, 'chargeback': 1, 'approved': 2}
- Account type counts: {'P2P_SEND': 1, 'DSTV_PAYMENT': 2, 'MERCHPAY': 2}
- IP/device reuse top: [('7718-6630', 1)]

Rationale

- Risk HIGH (score=70).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.