

Fraud Case Report — C517fc4131c68

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Transaction

- txn_id: T97de0d5e23
- account_id: 7177-1915 (grade=Medium-High Risk)
- type: P2P_SEND
- status: declined
- amount: 631.22 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: KE (home=US)
- device_id: D7177000
- ip_address: 10.0.86.191

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): 631.22
- Velocity proxy (15): 1
- Account status counts: {'declined': 1}
- Account type counts: {'P2P_SEND': 1}
- IP/device reuse top: [('7177-4758', 76), ('7177-1915', 1)]

Rationale

- Risk HIGH (score=74).
- 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.