

# Fraud Case Report — C96c2b56b56c6  
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### ## Transaction

- txn\_id: T927915808
- account\_id: 7784-1328 (grade=B)
- type: P2P\_SEND
- status: declined
- amount: 30.62 EUR
- merchant: P2P Wallet (mcc=6012)
- channel: card\_not\_present
- country: KE (home=ZA)
- device\_id: D7784000
- ip\_address: 10.0.190.46

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P\_SEND, Suspicious
- Account avg amount (last 80): 318.9
- Velocity proxy (15): 10
- Account status counts: {'declined': 1, 'approved': 7, 'reversed': 1, 'chargeback': 1}
- Account type counts: {'P2P\_SEND': 3, 'MERCHPAY': 3, 'AIRTIME\_RECHARGE': 2, 'CASHOUT': 1, 'CAS
- IP/device reuse top: [('7784-1328', 7)]

### ## Rationale

- Risk HIGH (score=62).
- 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.