

Fraud Case Report — C70fbe1dba115
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Transaction

- txn_id: T497655773
- account_id: 7729-2303 (grade=B)
- type: P2P_SEND
- status: reversed
- amount: 263.06 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: KE (home=GB)
- device_id: D46338
- ip_address: 19.87.212.1

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): 263.06
- Velocity proxy (15): 1
- Account status counts: {'reversed': 1}
- Account type counts: {'P2P_SEND': 1}
- IP/device reuse top: [('7729-2303', 1), ('7728-3846', 1)]

Rationale

- Risk HIGH (score=62).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.