

Fraud Case Report — Cf3c72acf8b5b
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Transaction

- txn_id: T497145100381
- account_id: 7773-7433 (grade=A)
- type: P2P_SEND
- status: reversed
- amount: 669.82 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: NG (home=GB)
- device_id: D71880
- ip_address: 147.202.67.177

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): 360.12
- Velocity proxy (15): 3
- Account status counts: {'reversed': 1, 'approved': 2}
- Account type counts: {'P2P_SEND': 1, 'MERCHPAY': 1, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7773-7433', 1), ('7713-9771', 1)]

Rationale

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