

Fraud Case Report — C0ea06a5949f6
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Transaction

- txn_id: T818900103
- account_id: 7831-8528 (grade=A)
- type: P2P_SEND
- status: approved
- amount: 354.25 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: NG (home=KE)
- device_id: D28381
- ip_address: 9.135.13.87

Decision

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

Evidence

- Risk level: HIGH (score=61)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Amount >=
- Account avg amount (last 80): 354.25
- Velocity proxy (15): 1
- Account status counts: {'approved': 1}
- Account type counts: {'P2P_SEND': 1}
- IP/device reuse top: [('7831-8528', 1), ('7750-2428', 1)]

Rationale

- Risk HIGH (score=61).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.