

Fraud Case Report — Cd952f829bea8
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Transaction

- txn_id: T082859100178
- account_id: 7759-5642 (grade=B)
- type: P2P_SEND
- status: reversed
- amount: 445.37 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: AE (home=KE)
- device_id: D71449
- ip_address: 64.87.213.96

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): 125.39
- Velocity proxy (15): 5
- Account status counts: {'reversed': 2, 'approved': 1, 'declined': 2}
- Account type counts: {'P2P_SEND': 1, 'DSTV_PAYMENT': 2, 'AIRTIME_RECHARGE': 1, 'MERCHPAY': 1}
- IP/device reuse top: [('7759-5642', 1)]

Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- High-risk type combined with CNP channel increases fraud likelihood.