Fraud Case Report — C93ce4ab40dfb
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Transaction
- txn_id: T863748600074
- account_id: 7724-5638 (grade=B)
- type: P2P_SEND
- status: reversed
- amount: 364.69 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: GB (home=NG)
- device_id: D38574
- ip_address: 10.0.57.208

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): 238.28
- Velocity proxy (15): 5
- Account status counts: {'reversed': 1, 'approved': 4}
- Account type counts: {'P2P_SEND': 1, 'CASHIN': 2, 'MERCHPAY': 1, 'CASHOUT': 1}
- IP/device reuse top: [('7724-5638', 1), ('7721-9438', 1)]

Rationale
- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.