

Fraud Case Report — C6be979217ef7

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Transaction

- txn_id: T295945219
- account_id: 7777-1484 (grade=B)
- type: P2P_SEND
- status: declined
- amount: 106.27 EUR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D7777000
- ip_address: 10.0.162.223

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): 128.84
- Velocity proxy (15): 3
- Account status counts: {'declined': 2, 'approved': 1}
- Account type counts: {'P2P_SEND': 3}
- IP/device reuse top: [('7777-1484', 3)]

Rationale

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