

Fraud Case Report — C993d0a16d566

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Transaction

- txn_id: T515715826
- account_id: 7773-1323 (grade=B)
- type: P2P_SEND
- status: declined
- amount: 239.31 EUR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: NG (home=ZW)
- device_id: D7773000
- ip_address: 10.0.183.223

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): 171.25
- Velocity proxy (15): 11
- Account status counts: {'declined': 2, 'approved': 9}
- Account type counts: {'P2P_SEND': 7, 'CASHOUT': 1, 'DSTV_PAYMENT': 2, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7773-7421', 14), ('7773-1323', 10)]

Rationale

- Risk HIGH (score=62).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple accounts is suspicious.