

Fraud Case Report — Cad50935412b9

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Transaction

- txn_id: T552718753
- account_id: 7776-3383 (grade=B)
- type: P2P_SEND
- status: declined
- amount: 550.11 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: NG (home=AE)
- device_id: D68782
- ip_address: 33.165.136.142

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): 378.66
- Velocity proxy (15): 2
- Account status counts: {'declined': 1, 'approved': 1}
- Account type counts: {'P2P_SEND': 1, 'CASHIN': 1}
- IP/device reuse top: [('7776-3383', 1), ('7783-6315', 1)]

Rationale

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