

Fraud Case Report — Cb2239fd6881f

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Transaction

- txn_id: T162284800415
- account_id: 7712-6645 (grade=A)
- type: P2P_SEND
- status: declined
- amount: 515.86 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: AE (home=KE)
- device_id: D25757
- ip_address: 199.123.227.180

Decision

- Decision: **REVIEW**
- Recommended action: Queue for manual review + step-up verification

Evidence

- Risk level: HIGH (score=69)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Suspicious
- Account avg amount (last 80): 515.86
- Velocity proxy (15): 1
- Account status counts: {'declined': 1}
- Account type counts: {'P2P_SEND': 1}
- IP/device reuse top: [('7712-6645', 1)]

Rationale

- Risk HIGH (score=69).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.