

# Fraud Case Report — C0ea06a5949f6  
- Created: 2026-01-18T23:52:27.742785+00:00

#### ## Transaction

- txn\_id: T818900103
- account\_id: 7831-8528 (grade=A)
- type: P2P\_SEND
- status: approved
- amount: 354.25 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: NG (home=KE)
- device\_id: D28381
- ip\_address: 9.135.13.87

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=61)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P\_SEND, Amount >= 354.25 USD
- Account avg amount (last 80): 354.25
- Velocity proxy (15): 1
- Account status counts: {'approved': 1}
- Account type counts: {'P2P\_SEND': 1}
- IP/device reuse top: [('7831-8528', 1), ('7750-2428', 1)]

#### ## Rationale

- Risk HIGH (score=61).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.