Fraud Case Report — Ce56de3efc86a
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Transaction
- txn_id: T9262a03ad3
- account_id: 7774-2458 (grade=Medium Risk)
- type: P2P_SEND
- status: approved
- amount: 607.63 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZA (home=US)
- device_id: D7774000
- ip_address: 10.0.112.86

Decision
- Decision: **BLOCK**
- Recommended action: High-confidence fraud: CNP + geo mismatch + velocity

Evidence
- Risk level: HIGH (score=66)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Amount >=
- Account avg amount (last 80): 161.09
- Velocity proxy (15): 15
- Account status counts: {'approved': 102, 'reversed': 7, 'declined': 10, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 21, 'MERCHPAY': 14, 'DSTV_PAYMENT': 19, 'AIRTIME_RECHARG
- IP/device reuse top: [('7774-2458', 93), ('7774-6210', 71), ('7774-7189', 20), ('7774-6232', 16)]

Rationale
- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple accounts is suspicious.