

Fraud Case Report — Cfb1f8e6d544b
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Transaction

- txid: T229071403
- account_id: 7185-8119 (grade=B)
- type: P2P_SEND
- status: approved
- amount: 599.92 EUR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D7185000
- ip_address: 10.0.90.44

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 >= 500
- Account avg amount (last 80): 118.97
- Velocity proxy (15): 15
- Account status counts: {'approved': 18, 'reversed': 1, 'declined': 2}
- Account type counts: {'P2P_SEND': 4, 'DSTV_PAYMENT': 4, 'AIRTIME_RECHARGE': 6, 'CASHIN': 4, 'MONEY_OUT': 1}
- IP/device reuse top: [('7185-5311', 26), ('7185-8119', 12)]

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.