

Fraud Case Report — C8405edfbab68
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Transaction

- txn_id: Tddeab66baf
- account_id: 7858-1028 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: reversed
- amount: 674.54 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D7858000
- ip_address: 80.183.194.154

Decision

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

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): 202.86
- Velocity proxy (15): 15
- Account status counts: {'reversed': 3, 'approved': 17, 'declined': 2}
- Account type counts: {'P2P_SEND': 7, 'AIRTIME_RECHARGE': 5, 'MERCHPAY': 5, 'CASHOUT': 1, 'DST': 1}
- IP/device reuse top: [('7858-1028', 18)]

Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ($\geq 3x$).
- 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.