Fraud Case Report — C5cc6f713ecb7
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Transaction
- txn_id: Te1a2ce2af3
- account_id: 7731-7405 (grade=Medium Risk)
- type: P2P_SEND
- status: approved
- amount: 491.8 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: GB (home=US)
- device_id: D7731000
- ip_address: 98.189.35.157

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): 163.11
- Velocity proxy (15): 15
- Account status counts: {'approved': 106, 'declined': 8, 'reversed': 4, 'chargeback': 2}
- Account type counts: {'P2P_SEND': 25, 'CASHOUT': 15, 'MERCHPAY': 30, 'AIRTIME_RECHARGE': 22,
- IP/device reuse top: [('7731-7405', 89), ('7731-4924', 87), ('7731-1722', 10), ('7731-3348', 8), ('7731-4835

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.