

Fraud Case Report — Cb6651da8d91a
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Transaction

- txn_id: T3d3589e50f
- account_id: 7762-6417 (grade=Medium Risk)
- type: P2P_SEND
- status: declined
- amount: 129.47 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D47220
- ip_address: 10.0.176.225

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Suspicious
- Account avg amount (last 80): 220.15
- Velocity proxy (15): 15
- Account status counts: {'declined': 3, 'approved': 21}
- Account type counts: {'P2P_SEND': 6, 'MERCHPAY': 5, 'AIRTIME_RECHARGE': 2, 'CASHOUT': 5, 'CAS'}
- IP/device reuse top: [('7762-6417', 1)]

Rationale

- Risk HIGH (score=62).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.