

Fraud Case Report — C3fa63440e3b8

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Transaction

- txn_id: Tdf7891d11e
- account_id: 7729-8622 (grade=Medium Risk)
- type: P2P_SEND
- status: reversed
- amount: 752.15 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: NG (home=AE)
- device_id: D7729000
- ip_address: 10.0.154.50

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): 184.02
- Velocity proxy (15): 15
- Account status counts: {'reversed': 4, 'approved': 73, 'declined': 2}
- Account type counts: {'P2P_SEND': 15, 'CASHIN': 9, 'MERCHPAY': 18, 'AIRTIME_RECHARGE': 13, 'DS': 1}
- IP/device reuse top: [('7729-8622', 55), ('7729-0521', 46)]

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.