

Fraud Case Report — C97a15f95c261
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Transaction

- txn_id: T076a7f5400
- account_id: 7184-0882 (grade=Medium Risk)
- type: P2P_SEND
- status: approved
- amount: 388.35 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D7184000
- ip_address: 10.0.178.162

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 >= 300
- Account avg amount (last 80): 166.98
- Velocity proxy (15): 15
- Account status counts: {'approved': 106, 'reversed': 8, 'declined': 6}
- Account type counts: {'P2P_SEND': 23, 'MERCHPAY': 16, 'CASHOUT': 18, 'AIRTIME_RECHARGE': 23, 'CREDIT_CARD': 10}
- IP/device reuse top: [('7184-0882', 118)]

Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- 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.