Fraud Case Report — Ca4ac87fb3090
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Transaction
- txn_id: T4330957fe4
- account_id: 7786-6380 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: approved
- amount: 573.37 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: AE (home=US)
- device_id: D7786000
- ip_address: 10.0.93.109

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): 201.32
- Velocity proxy (15): 15
- Account status counts: {'approved': 96, 'reversed': 8, 'declined': 7, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 27, 'AIRTIME_RECHARGE': 15, 'DSTV_PAYMENT': 19, 'CASHOUT
- IP/device reuse top: [('7786-6380', 81), ('7786-1359', 79), ('7786-4302', 31), ('7786-7247', 9)]

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.