Fraud Case Report — C29aa9bbf5ac5
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Transaction
- txn_id: T4a1fe32520
- account_id: 7789-2301 (grade=Medium Risk)
- type: P2P_SEND
- status: declined
- amount: 738.27 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D7789000
- ip_address: 10.0.44.22

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): 137.18
- Velocity proxy (15): 12
- Account status counts: {'declined': 1, 'approved': 11}
- Account type counts: {'P2P_SEND': 2, 'DSTV_PAYMENT': 3, 'MERCHPAY': 3, 'CASHOUT': 2, 'AIRTIME
- IP/device reuse top: [('7789-7941', 54), ('7789-2301', 12)]

Rationale
- Risk HIGH (score=74).
- 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.