Fraud Case Report — C50f2cd0231f3
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Transaction
- txn_id: T2fb0d7617a
- account_id: 7771-1141 (grade=Medium Risk)
- type: P2P_SEND
- status: approved
- amount: 564.88 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: NG (home=US)
- device_id: D7771000
- ip_address: 10.0.65.160

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): 190.51
- Velocity proxy (15): 15
- Account status counts: {'approved': 26, 'declined': 2, 'reversed': 2}
- Account type counts: {'P2P_SEND': 5, 'CASHOUT': 9, 'DSTV_PAYMENT': 3, 'AIRTIME_RECHARGE': 5,
- IP/device reuse top: [('7771-3875', 33), ('7771-1141', 24)]

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.