

Fraud Case Report — Cb8f0e8f8db04

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Transaction

- txn_id: T732b52b658
- account_id: 7155-0101 (grade=High Risk)
- type: P2P_SEND
- status: reversed
- amount: 706.91 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: NG (home=US)
- device_id: D7155000
- ip_address: 62.220.99.207

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): 206.56
- Velocity proxy (15): 15
- Account status counts: {'reversed': 2, 'approved': 28, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 7, 'AIRTIME_RECHARGE': 5, 'CASHOUT': 7, 'DSTV_PAYMENT': 4,
- IP/device reuse top: [('7155-0101', 24)]

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.