

Fraud Case Report — Cb03c09b703be
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Transaction

- txn_id: Te51ca16bf2
- account_id: 7779-8768 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: approved
- amount: 542.63 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: GB (home=US)
- device_id: D7779000
- ip_address: 152.114.186.197

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 >= 500
- Account avg amount (last 80): 144.13
- Velocity proxy (15): 15
- Account status counts: {'approved': 59, 'reversed': 4, 'chargeback': 5, 'declined': 2}
- Account type counts: {'P2P_SEND': 10, 'AIRTIME_RECHARGE': 8, 'MERCHANTPAY': 13, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7779-8768', 50), ('7779-4970', 43), ('7779-6135', 37), ('7779-7335', 27), ('7779-7335', 27)]

Rationale

- Risk HIGH (score=66).
- 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.