

Fraud Case Report — Cebc3c032f3ff

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Transaction

- txn_id: T404605a7c7
- account_id: 7755-2860 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 342.34 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D7755000
- ip_address: 10.0.96.164

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): 151.79
- Velocity proxy (15): 15
- Account status counts: {'approved': 104, 'declined': 5, 'reversed': 9, 'chargeback': 2}
- Account type counts: {'P2P_SEND': 20, 'MERCHPAY': 22, 'AIRTIME_RECHARGE': 12, 'CASHIN': 24, 'C
- IP/device reuse top: [('7755-4773', 70), ('7755-9619', 66), ('7755-2860', 64)]

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.