Fraud Case Report — Cc7f8471bae5d
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Transaction
- txn_id: T540456001
- account_id: 7190-0852 (grade=C)
- type: P2P_SEND
- status: declined
- amount: 57.1 EUR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D82832
- ip_address: 10.0.138.232

Decision
- Decision: **BLOCK**
- Recommended action: High-confidence fraud: CNP + geo mismatch + velocity

Evidence
- Risk level: HIGH (score=70)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- Account avg amount (last 80): 168.33
- Velocity proxy (15): 15
- Account status counts: {'declined': 30, 'approved': 53, 'reversed': 3, 'chargeback': 2}
- Account type counts: {'P2P_SEND': 56, 'MERCHPAY': 6, 'CASHIN': 6, 'AIRTIME_RECHARGE': 5, 'CASH
- IP/device reuse top: [('7190-0852', 7), ('7186-3401', 1)]

Rationale
- Risk HIGH (score=70).
- 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.