

Fraud Case Report — C0119c9669a85
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Transaction

- txn_id: T1438df10e7
- account_id: 7781-8252 (grade=Low Risk)
- type: P2P_SEND
- status: declined
- amount: 424.89 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: NG (home=US)
- device_id: D7781000
- ip_address: 10.0.125.12

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): 157.84
- Velocity proxy (15): 15
- Account status counts: {'declined': 14, 'approved': 78, 'reversed': 6, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 19, 'DSTV_PAYMENT': 21, 'CASHOUT': 17, 'CASHIN': 17, 'MERCHANT': 17}
- IP/device reuse top: [('7781-8252', 76), ('7781-0196', 63), ('7774-2458', 1)]

Rationale

- Risk HIGH (score=74).
- 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.