Fraud Case Report — Caefee8022777
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Transaction
- txn_id: T7e622e56b4
- account_id: 7726-7243 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 726.89 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D53932
- ip_address: 249.48.38.171

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): 161.93
- Velocity proxy (15): 15
- Account status counts: {'approved': 32, 'chargeback': 1, 'reversed': 3, 'declined': 2}
- Account type counts: {'P2P_SEND': 6, 'MERCHPAY': 6, 'DSTV_PAYMENT': 8, 'CASHIN': 6, 'AIRTIME_R
- IP/device reuse top: [('7726-7243', 1)]

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.