

Fraud Case Report — C957d7764bc26
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Transaction

- txn_id: T7ef86dd8ee
- account_id: 7815-8329 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 522.84 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: NG (home=AE)
- device_id: D69339
- ip_address: 10.0.61.190

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): 180.81
- Velocity proxy (15): 15
- Account status counts: {'approved': 34, 'reversed': 2, 'declined': 3}
- Account type counts: {'P2P_SEND': 8, 'CASHIN': 9, 'DSTV_PAYMENT': 8, 'MERCHPAY': 5, 'AIRTIME_R': 1}
- IP/device reuse top: [('7815-8329', 1), ('7736-7803', 1)]

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.