

Fraud Case Report — C697b8365527f
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Transaction

- txn_id: T90d21c5f62
- account_id: 7782-4247 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 414.74 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: AE (home=US)
- device_id: D7782000
- ip_address: 10.0.18.189

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 >= 400
- Account avg amount (last 80): 172.19
- Velocity proxy (15): 15
- Account status counts: {'approved': 27, 'declined': 5}
- Account type counts: {'P2P_SEND': 6, 'DSTV_PAYMENT': 7, 'AIRTIME_RECHARGE': 7, 'MERCHANTPAY': 1}
- IP/device reuse top: [('7782-7715', 53), ('7782-9638', 28), ('7782-4247', 24), ('7782-5679', 17)]

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.