

Fraud Case Report — C07d5e7115a3f
- Created: 2026-01-19T01:27:20.578885+00:00

Transaction

- txn_id: Tef6b0e24e9
- account_id: 7729-8622 (grade=Medium Risk)
- type: P2P_SEND
- status: approved
- amount: 396.37 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: US (home=AE)
- device_id: D7729000
- ip_address: 10.0.125.230

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): 204.89
- Velocity proxy (15): 15
- Account status counts: {'approved': 45, 'declined': 1, 'reversed': 1}
- Account type counts: {'P2P_SEND': 10, 'MERCHPAY': 8, 'CASHIN': 5, 'AIRTIME_RECHARGE': 8, 'DSTV': 1}
- IP/device reuse top: [('7729-0521', 46), ('7729-8622', 35), ('7752-1339', 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.
- IP/device reuse pattern across multiple accounts is suspicious.