

Fraud Case Report — C5660bc8e525e

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Transaction

- txn_id: T9562669e0f
- account_id: 7773-6299 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: reversed
- amount: 452.43 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZA (home=US)
- device_id: D7773000
- ip_address: 10.0.155.211

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): 175.05
- Velocity proxy (15): 15
- Account status counts: {'reversed': 4, 'approved': 108, 'declined': 6, 'chargeback': 2}
- Account type counts: {'P2P_SEND': 22, 'AIRTIME_RECHARGE': 21, 'DSTV_PAYMENT': 16, 'CASHIN': 2}
- IP/device reuse top: [('7773-6299', 96), ('7773-7528', 68)]

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.