

Fraud Case Report — C34bb45d52ea2

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Transaction

- txn_id: T04c9df8dd7
- account_id: 7755-9619 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 744.56 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: NG (home=US)
- device_id: D7755000
- ip_address: 205.107.21.154

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): 155.22
- Velocity proxy (15): 15
- Account status counts: {'approved': 103, 'declined': 7, 'reversed': 6, 'chargeback': 2}
- Account type counts: {'P2P_SEND': 18, 'DSTV_PAYMENT': 30, 'CASHIN': 19, 'CASHOUT': 21, 'MERCH
- IP/device reuse top: [('7755-2860', 73), ('7755-4773', 68), ('7755-9619', 59)]

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.
- IP/device reuse pattern across multiple accounts is suspicious.