

Fraud Case Report — Cbd6b53a40da5
- Created: 2026-01-19T04:18:56.964159+00:00

Transaction

- txn_id: Tcb09b1e64d
- account_id: 7723-9448 (grade=Medium-High Risk)
- type: P2P_SEND
- status: approved
- amount: 329.35 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: AE (home=US)
- device_id: D7723000
- ip_address: 10.0.81.61

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 >= 300
- Account avg amount (last 80): 168.82
- Velocity proxy (15): 15
- Account status counts: {'approved': 54, 'chargeback': 1, 'reversed': 3, 'declined': 1}
- Account type counts: {'P2P_SEND': 10, 'MERCHPAY': 11, 'CASHOUT': 8, 'CASHIN': 11, 'AIRTIME_REC': 12}
- IP/device reuse top: [('7723-3695', 63), ('7723-9448', 48), ('7723-8617', 47), ('7723-6216', 22), ('7723-0961', 15)]

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.