

Fraud Case Report — Cf47991bebd2f
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Transaction

- txn_id: T1ab7b641f3
- account_id: 7755-2860 (grade=Low Risk)
- type: P2P_SEND
- status: declined
- amount: 354.29 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D7755000
- ip_address: 198.63.247.182

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): 160.0
- Velocity proxy (15): 15
- Account status counts: {'declined': 7, 'approved': 79, 'reversed': 5, 'chargeback': 2}
- Account type counts: {'P2P_SEND': 14, 'CASHIN': 16, 'AIRTIME_RECHARGE': 12, 'CASHOUT': 18, 'DS': 1}
- IP/device reuse top: [('7755-2860', 77), ('7755-4773', 57), ('7755-9619', 56), ('7755-5337', 6), ('7755-1121', 5)]

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.