

Fraud Case Report — C089275e3c160
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Transaction

- txn_id: Tb6504b0f03
- account_id: 7857-3892 (grade=Medium Risk)
- type: P2P_SEND
- status: approved
- amount: 785.45 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D7857000
- ip_address: 10.0.36.207

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 >= 785.45 USD
- Account avg amount (last 80): 151.5
- Velocity proxy (15): 15
- Account status counts: {'approved': 66, 'reversed': 2, 'chargeback': 1, 'declined': 4}
- Account type counts: {'P2P_SEND': 8, 'DSTV_PAYMENT': 18, 'CASHIN': 9, 'MERCHPAY': 17, 'CASHOUT': 10}
- IP/device reuse top: [('7857-3892', 57)]

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.