

Fraud Case Report — C9986e2d0e996

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Transaction

- txn_id: T22cf57ad67
- account_id: 7739-2346 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: reversed
- amount: 191.49 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D7739000
- ip_address: 10.0.139.121

Decision

- Decision: ****BLOCK****
- Recommended action: High-confidence fraud: CNP + geo mismatch + velocity

Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Suspicious
- Account avg amount (last 80): 180.55
- Velocity proxy (15): 15
- Account status counts: {'reversed': 4, 'approved': 83, 'declined': 9, 'chargeback': 3}
- Account type counts: {'P2P_SEND': 16, 'DSTV_PAYMENT': 18, 'CASHOUT': 21, 'CASHIN': 16, 'MERCH': 1}
- IP/device reuse top: [('7739-0423', 60), ('7739-2346', 53), ('7739-7629', 52), ('7739-0919', 35)]

Rationale

- Risk HIGH (score=62).
- 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.