

Fraud Case Report — C005fd2b144fb
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Transaction

- txn_id: Tef7d90f506
- account_id: 7723-8617 (grade=High Risk)
- type: P2P_SEND
- status: approved
- amount: 409.31 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D61154
- ip_address: 10.0.140.105

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): 177.13
- Velocity proxy (15): 15
- Account status counts: {'approved': 91, 'declined': 5, 'reversed': 4}
- Account type counts: {'P2P_SEND': 19, 'MERCHPAY': 17, 'AIRTIME_RECHARGE': 19, 'CASHOUT': 20,
- IP/device reuse top: [('7723-8617', 1)]

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.