

Fraud Case Report — C8391eb3f637b
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Transaction

- txn_id: T7207b7a790
- account_id: 7766-5303 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: declined
- amount: 622.65 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D7766000
- ip_address: 10.0.115.119

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): 183.16
- Velocity proxy (15): 15
- Account status counts: {'declined': 2, 'approved': 19}
- Account type counts: {'P2P_SEND': 2, 'CASHOUT': 6, 'MERCHPAY': 6, 'DSTV_PAYMENT': 3, 'CASHIN': 1}
- IP/device reuse top: [('7766-6990', 68), ('7766-5383', 57), ('7766-0871', 43), ('7766-5303', 15)]

Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ($\geq 3x$).
- 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.