

Fraud Case Report — C7e4626b3be06
- Created: 2026-01-19T04:48:44.455795+00:00

Transaction

- txn_id: Td0109e7715
- account_id: 7727-0200 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 564.97 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: NG (home=AE)
- device_id: D32418
- ip_address: 10.0.33.242

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 >= 500
- Account avg amount (last 80): 119.08
- Velocity proxy (15): 15
- Account status counts: {'approved': 96, 'declined': 8, 'chargeback': 3, 'reversed': 4}
- Account type counts: {'P2P_SEND': 12, 'CASHIN': 15, 'AIRTIME_RECHARGE': 27, 'CASHOUT': 20, 'DST': 1}
- IP/device reuse top: [('7727-0200', 1), ('7722-6983', 1)]

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.