

Fraud Case Report — C40cf34f85e7a
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Transaction

- txid: T91797c6371
- account_id: 7753-3123 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: approved
- amount: 437.62 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D54700
- ip_address: 10.0.74.215

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 >= 400
- Account avg amount (last 80): 150.89
- Velocity proxy (15): 15
- Account status counts: {'approved': 108, 'reversed': 8, 'chargeback': 1, 'declined': 3}
- Account type counts: {'P2P_SEND': 15, 'CASHIN': 19, 'AIRTIME_RECHARGE': 20, 'DSTV_PAYMENT': 2}
- IP/device reuse top: [('7753-3123', 1), ('7787-4248', 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.