Fraud Case Report — Ce52c04ed1f4c
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Transaction
- txn_id: Te4b66cd428
- account_id: 7772-0005 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 575.77 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: GB (home=US)
- device_id: D7772000
- ip_address: 62.166.206.148

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): 148.5
- Velocity proxy (15): 15
- Account status counts: {'approved': 52, 'reversed': 2, 'declined': 4, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 7, 'CASHOUT': 10, 'DSTV_PAYMENT': 9, 'CASHIN': 12, 'MERCHPA
- IP/device reuse top: [('7772-9823', 64), ('7772-3643', 52), ('7772-0005', 46), ('7772-5881', 38)]

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.
- IP/device reuse pattern across multiple accounts is suspicious.