Fraud Case Report — Cef7d8943b158
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Transaction
- txn_id: T22a72f8203
- account_id: 7779-7370 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: approved
- amount: 331.26 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D7779000
- ip_address: 72.220.238.67

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): 164.71
- Velocity proxy (15): 15
- Account status counts: {'approved': 41, 'declined': 6, 'reversed': 1}
- Account type counts: {'P2P_SEND': 5, 'CASHOUT': 12, 'AIRTIME_RECHARGE': 8, 'CASHIN': 17, 'DSTV
- IP/device reuse top: [('7779-7335', 34), ('7779-7370', 33)]

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