

Fraud Case Report — C13315aaf5912
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Transaction

- txn_id: T7f0353bba0
- account_id: 7725-8089 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 690.03 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D7725000
- ip_address: 10.0.51.199

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 >= 690.03 USD
- Account avg amount (last 80): 212.68
- Velocity proxy (15): 15
- Account status counts: {'approved': 22, 'reversed': 2, 'declined': 3}
- Account type counts: {'P2P_SEND': 6, 'MERCHPAY': 3, 'CASHIN': 8, 'CASHOUT': 4, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7725-8089', 20), ('7725-9361', 16)]

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.