

# Fraud Case Report — C2d8c4c1c4e3f  
- Created: 2026-01-19T01:43:56.778472+00:00

#### ## Transaction

- txn\_id: T433ac4fbfe
- account\_id: 7838-4961 (grade=Medium Risk)
- type: P2P\_SEND
- status: approved
- amount: 399.72 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: NG (home=AE)
- device\_id: D7838000
- ip\_address: 10.0.120.49

#### ## 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 >= 300 USD
- Account avg amount (last 80): 121.86
- Velocity proxy (15): 15
- Account status counts: {'approved': 57, 'reversed': 2}
- Account type counts: {'P2P\_SEND': 8, 'CASHIN': 13, 'CASHOUT': 8, 'DSTV\_PAYMENT': 16, 'AIRTIME\_PAYMENT': 10}
- IP/device reuse top: [('7838-4961', 41)]

#### ## 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.