

Fraud Case Report — C441d57de9747

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Transaction

- txn_id: T02b3ebc827
- account_id: 7781-0196 (grade=Medium-High Risk)
- type: P2P_SEND
- status: approved
- amount: 524.32 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D7781000
- ip_address: 10.0.88.229

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 >= 500
- Account avg amount (last 80): 189.61
- Velocity proxy (15): 15
- Account status counts: {'approved': 40, 'declined': 2, 'reversed': 5}
- Account type counts: {'P2P_SEND': 8, 'MERCHPAY': 8, 'DSTV_PAYMENT': 8, 'CASHIN': 10, 'CASHOUT': 10}
- IP/device reuse top: [('7781-0196', 38)]

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.