

Fraud Case Report — C49a3efb79f38
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Transaction

- txn_id: T28b4eea097
- account_id: 7808-1776 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: declined
- amount: 37.79 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZA (home=US)
- device_id: D49188
- ip_address: 10.0.146.127

Decision

- Decision: **BLOCK**
- Recommended action: High-confidence fraud: CNP + geo mismatch + velocity

Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Suspicious
- Account avg amount (last 80): 152.63
- Velocity proxy (15): 15
- Account status counts: {'declined': 1, 'approved': 50, 'reversed': 5, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 13, 'MERCHPAY': 13, 'AIRTIME_RECHARGE': 8, 'CASHIN': 11, 'DS': 1}
- IP/device reuse top: [('7808-1776', 1)]

Rationale

- Risk HIGH (score=62).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.