

Fraud Case Report — C53b297941dbd

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Transaction

- txn_id: T396a061e90
- account_id: 7756-7654 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: approved
- amount: 365.87 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: US (home=AE)
- device_id: D7756000
- ip_address: 10.0.126.170

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): 177.29
- Velocity proxy (15): 15
- Account status counts: {'approved': 105, 'reversed': 6, 'declined': 5, 'chargeback': 4}
- Account type counts: {'P2P_SEND': 19, 'DSTV_PAYMENT': 24, 'CASHOUT': 21, 'MERCHPAY': 20, 'AIR'
- IP/device reuse top: [('7756-7654', 131), ('7756-1658', 31), ('7756-6079', 16), ('7756-0197', 14), ('7756-78

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.