

Fraud Case Report — C952806aa72af
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Transaction

- txn_id: T42dc3ad142
- account_id: 7725-8089 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 711.12 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D7725000
- ip_address: 71.16.92.72

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 >= 711.12 USD
- Account avg amount (last 80): 176.63
- Velocity proxy (15): 15
- Account status counts: {'approved': 73, 'declined': 5, 'reversed': 5}
- Account type counts: {'P2P_SEND': 15, 'CASHOUT': 14, 'MERCHPAY': 11, 'DSTV_PAYMENT': 16, 'AIRTIME_RECHARGE': 10}
- IP/device reuse top: [('7725-8089', 67), ('7725-9361', 67)]

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.