

Fraud Case Report — C4d00f387e0ba

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Transaction

- txn_id: T801571587
- account_id: 7773-7421 (grade=B)
- type: P2P_SEND
- status: declined
- amount: 185.74 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D7773000
- ip_address: 10.0.69.180

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): 169.69
- Velocity proxy (15): 15
- Account status counts: {'declined': 23, 'approved': 55, 'reversed': 5}
- Account type counts: {'P2P_SEND': 50, 'CASHIN': 7, 'MERCHPAY': 7, 'AIRTIME_RECHARGE': 9, 'CASH'
- IP/device reuse top: [('7773-1323', 74), ('7773-7421', 68)]

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.
- IP/device reuse pattern across multiple accounts is suspicious.