

Fraud Case Report — C2e91e2f69453

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Transaction

- txn_id: Tb97b98f61c
- account_id: 7181-1933 (grade=Medium Risk)
- type: P2P_SEND
- status: approved
- amount: 509.85 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: GB (home=AE)
- device_id: D7181000
- ip_address: 189.249.253.35

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): 165.41
- Velocity proxy (15): 15
- Account status counts: {'approved': 32, 'declined': 5, 'reversed': 3}
- Account type counts: {'P2P_SEND': 8, 'AIRTIME_RECHARGE': 11, 'CASHIN': 5, 'CASHOUT': 4, 'MERCHANT': 1}
- IP/device reuse top: [('7181-8140', 84), ('7181-1933', 33), ('7181-0673', 12)]

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.