Fraud Case Report — C59fe1ead8bed
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Transaction
- txn_id: T95aac0e338
- account_id: 7733-1097 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 322.88 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D7733000
- ip_address: 248.227.96.170

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): 183.15
- Velocity proxy (15): 15
- Account status counts: {'approved': 56, 'declined': 5, 'chargeback': 3, 'reversed': 5}
- Account type counts: {'P2P_SEND': 16, 'CASHOUT': 12, 'MERCHPAY': 13, 'CASHIN': 11, 'DSTV_PAYMI
- IP/device reuse top: [('7733-1097', 54), ('7733-5012', 41)]

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.