

Fraud Case Report — C681e836c372a
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Transaction

- txn_id: T7df3cd126f
- account_id: 7728-2182 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: approved
- amount: 632.97 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D7728000
- ip_address: 10.0.157.213

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 >= 632.97 USD
- Account avg amount (last 80): 154.72
- Velocity proxy (15): 15
- Account status counts: {'approved': 33, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 3, 'CASHOUT': 6, 'DSTV_PAYMENT': 6, 'MERCHPAY': 8, 'CASHIN': 1}
- IP/device reuse top: [('7728-8227', 48), ('7728-2182', 22)]

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.