

Fraud Case Report — Cd4177347ae4f
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Transaction

- txid: T6a4bc45c14
- account_id: 7767-8846 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 532.28 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D7767000
- ip_address: 10.0.162.90

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 >= 500
- Account avg amount (last 80): 130.89
- Velocity proxy (15): 15
- Account status counts: {'approved': 108, 'reversed': 4, 'declined': 7, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 18, 'CASHOUT': 13, 'DSTV_PAYMENT': 29, 'CASHIN': 23, 'MERCHANT': 1}
- IP/device reuse top: [('7767-8846', 100), ('7767-4996', 99), ('7786-1359', 1)]

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.