

Fraud Case Report — C2114e8a0f46b
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Transaction

- txn_id: T55293ebdef
- account_id: 7896-7253 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 387.78 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZA (home=AE)
- device_id: D7896000
- ip_address: 10.0.61.209

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 >= 387.78 USD
- Account avg amount (last 80): 141.88
- Velocity proxy (15): 12
- Account status counts: {'approved': 11, 'declined': 1}
- Account type counts: {'P2P_SEND': 2, 'CASHIN': 3, 'CASHOUT': 1, 'MERCHPAY': 2, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7896-7543', 11), ('7896-7253', 9), ('7896-6494', 7), ('7784-3594', 1)]

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.