

Fraud Case Report — Cd5be92d875a6
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Transaction

- txn_id: Tb084fba1d7
- account_id: 7755-7176 (grade=High Risk)
- type: P2P_SEND
- status: reversed
- amount: 399.52 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D10530
- ip_address: 10.0.2.71

Decision

- Decision: **BLOCK**
- Recommended action: High-confidence fraud: CNP + geo mismatch + velocity

Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Suspicious
- Account avg amount (last 80): 135.55
- Velocity proxy (15): 15
- Account status counts: {'reversed': 4, 'approved': 56, 'declined': 2, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 7, 'AIRTIME_RECHARGE': 10, 'CASHIN': 13, 'CASHOUT': 13, 'MERG': 1}
- IP/device reuse top: [('7755-7176', 1)]

Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.