

Fraud Case Report — C30d15843b9ea
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Transaction

- txn_id: Ta56dc33c64
- account_id: 7755-2860 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 713.84 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D7755000
- ip_address: 10.0.189.187

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 >= 713.84 USD
- Account avg amount (last 80): 144.64
- Velocity proxy (15): 15
- Account status counts: {'approved': 57, 'declined': 5, 'reversed': 3, 'chargeback': 2}
- Account type counts: {'P2P_SEND': 8, 'MERCHPAY': 10, 'DSTV_PAYMENT': 16, 'AIRTIME_RECHARGE': 24}
- IP/device reuse top: [('7755-2860', 57), ('7755-4773', 42), ('7755-9619', 42), ('7755-5337', 24), ('7755-1123', 15)]

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.