

Fraud Case Report — Cd532f44238d2
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Transaction

- txn_id: T9064c90b6d
- account_id: 7715-6327 (grade=Medium-High Risk)
- type: P2P_SEND
- status: chargeback
- amount: 52.21 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: NG (home=AE)
- device_id: D7715000
- ip_address: 10.0.12.12

Decision

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

Evidence

- Risk level: CRITICAL (score=89)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Fraud-conf
- Account avg amount (last 80): 151.16
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 58, 'reversed': 7, 'declined': 5}
- Account type counts: {'P2P_SEND': 11, 'AIRTIME_RECHARGE': 15, 'CASHOUT': 13, 'CASHIN': 8, 'MERG...'}
- IP/device reuse top: [('7715-6327', 55), ('7715-1095', 34), ('7715-6998', 30), ('7715-9486', 29), ('7715-132...'}}

Rationale

- Risk CRITICAL (score=89).
- 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.
- Chargeback observed (strong fraud confirmation signal).