

Fraud Case Report — C264d39164c31

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Transaction

- txn_id: T71930c2335
- account_id: 7738-5712 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: approved
- amount: 518.31 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D54558
- ip_address: 10.0.131.47

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 >=
- Account avg amount (last 80): 181.26
- Velocity proxy (15): 15
- Account status counts: {'approved': 106, 'declined': 8, 'reversed': 5, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 22, 'DSTV_PAYMENT': 31, 'AIRTIME_RECHARGE': 19, 'MERCHPA
- IP/device reuse top: [('7738-5712', 1), ('7757-3296', 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.