

Fraud Case Report — C2d8c4c1c4e3f

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Transaction

- txn_id: T433ac4fbfe
- account_id: 7838-4961 (grade=Medium Risk)
- type: P2P_SEND
- status: approved
- amount: 399.72 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: NG (home=AE)
- device_id: D7838000
- ip_address: 10.0.120.49

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): 121.86
- Velocity proxy (15): 15
- Account status counts: {'approved': 57, 'reversed': 2}
- Account type counts: {'P2P_SEND': 8, 'CASHIN': 13, 'CASHOUT': 8, 'DSTV_PAYMENT': 16, 'AIRTIME_P
- IP/device reuse top: [('7838-4961', 41)]

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.