

Fraud Case Report — C97f7275444f9

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Transaction

- txn_id: T759596475
- account_id: 7855-8748 (grade=B)
- type: P2P_SEND
- status: approved
- amount: 466.66 EUR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D7855000
- ip_address: 10.0.198.56

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): 139.53
- Velocity proxy (15): 15
- Account status counts: {'approved': 13, 'declined': 9}
- Account type counts: {'P2P_SEND': 17, 'CASHIN': 3, 'MERCHPAY': 2}
- IP/device reuse top: [('7855-8748', 22)]

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.