Fraud Case Report — C2d3798f14409
- Created: 2026-01-19T04:38:51.281955+00:00

Transaction
- txn_id: T3044df4d99
- account_id: 7731-7405 (grade=Medium Risk)
- type: P2P_SEND
- status: approved
- amount: 677.61 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: NG (home=US)
- device_id: D10005
- ip_address: 33.173.178.91

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): 153.41
- Velocity proxy (15): 15
- Account status counts: {'approved': 66, 'declined': 8, 'chargeback': 2, 'reversed': 2}
- Account type counts: {'P2P_SEND': 14, 'CASHOUT': 11, 'DSTV_PAYMENT': 9, 'AIRTIME_RECHARGE':
- IP/device reuse top: [('7731-7405', 1), ('7734-4259', 1)]

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.