

Fraud Case Report — C7b2f49eecb06

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Transaction

- txn_id: T29c3dbc9d3
- account_id: 7725-5378 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 391.97 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZA (home=AE)
- device_id: D50162
- ip_address: 10.0.140.96

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): 142.83
- Velocity proxy (15): 15
- Account status counts: {'approved': 23, 'reversed': 3}
- Account type counts: {'P2P_SEND': 4, 'AIRTIME_RECHARGE': 7, 'MERCHPAY': 3, 'CASHIN': 1, 'CASHO
- IP/device reuse top: [('7725-5378', 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.