

Fraud Case Report — Cd9376b5d6a65
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Transaction

- txid: T5153a39d7f
- account_id: 7767-9308 (grade=Medium-High Risk)
- type: P2P_SEND
- status: approved
- amount: 595.3 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: GB (home=AE)
- device_id: D7767000
- ip_address: 10.0.118.85

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 >= 500 USD
- Account avg amount (last 80): 150.83
- Velocity proxy (15): 12
- Account status counts: {'approved': 10, 'reversed': 2}
- Account type counts: {'P2P_SEND': 2, 'CASHIN': 5, 'MERCHPAY': 2, 'AIRTIME_RECHARGE': 2, 'CASHOUT': 1}
- IP/device reuse top: [('7767-9683', 95), ('7767-0528', 25), ('7767-3087', 21), ('7767-6951', 13), ('7767-9308', 10)]

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.