Fraud Case Report — C88508f65d18a
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Transaction
- txn_id: Tc443288ac1
- account_id: 7762-1358 (grade=Medium Risk)
- type: P2P_SEND
- status: approved
- amount: 325.8 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: GB (home=US)
- device_id: D7762000
- ip_address: 10.0.87.139

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): 144.82
- Velocity proxy (15): 15
- Account status counts: {'approved': 22, 'declined': 1}
- Account type counts: {'P2P_SEND': 5, 'DSTV_PAYMENT': 2, 'AIRTIME_RECHARGE': 3, 'MERCHPAY':
- IP/device reuse top: [('7762-4592', 47), ('7762-5250', 44), ('7762-2046', 20), ('7762-1358', 19), ('7762-654

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.
- IP/device reuse pattern across multiple accounts is suspicious.