

Fraud Case Report — C70a5a814a5d0

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Transaction

- txn_id: T49c74a0e08
- account_id: 7766-0871 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 366.59 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: GB (home=US)
- device_id: D7766000
- ip_address: 10.0.14.69

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): 214.35
- Velocity proxy (15): 14
- Account status counts: {'approved': 12, 'declined': 2}
- Account type counts: {'P2P_SEND': 5, 'DSTV_PAYMENT': 3, 'CASHIN': 2, 'CASHOUT': 2, 'AIRTIME_RE
- IP/device reuse top: [('7766-6990', 68), ('7766-5383', 57), ('7766-0871', 9)]

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.