

Fraud Case Report — C18e8a18f1fbb

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Transaction

- txn_id: T24091be456
- account_id: 7739-7070 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 789.15 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D39840
- ip_address: 10.0.42.165

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): 159.0
- Velocity proxy (15): 15
- Account status counts: {'approved': 48, 'declined': 4, 'reversed': 3}
- Account type counts: {'P2P_SEND': 4, 'CASHOUT': 13, 'MERCHPAY': 7, 'DSTV_PAYMENT': 15, 'CASHI
- IP/device reuse top: [('7739-7070', 1), ('7733-1764', 1), ('7723-5515', 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.