

Fraud Case Report — C908a2567579e

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Transaction

- txn_id: T319104468
- account_id: 7785-2349 (grade=B)
- type: P2P_SEND
- status: declined
- amount: 159.23 USD
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: ZA (home=ZW)
- device_id: D7785000
- ip_address: 10.0.74.185

Decision

- Decision: ****BLOCK****
- Recommended action: High-confidence fraud: CNP + geo mismatch + velocity

Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Suspicious
- Account avg amount (last 80): 174.19
- Velocity proxy (15): 15
- Account status counts: {'declined': 7, 'approved': 21, 'chargeback': 1, 'reversed': 2}
- Account type counts: {'P2P_SEND': 19, 'MERCHPAY': 3, 'AIRTIME_RECHARGE': 3, 'CASHIN': 1, 'CASH'
- IP/device reuse top: [('7785-2349', 28), ('7785-7700', 7)]

Rationale

- Risk HIGH (score=62).
- 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.