

Fraud Case Report — C4cf16b55dbba
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Transaction

- txn_id: Tff96de7ef6
- account_id: 7152-0841 (grade=Medium-High Risk)
- type: P2P_SEND
- status: approved
- amount: 637.4 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZA (home=ZW)
- device_id: D7152000
- ip_address: 145.114.94.66

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 >= 637.4 USD
- Account avg amount (last 80): 161.88
- Velocity proxy (15): 15
- Account status counts: {'approved': 25, 'declined': 2}
- Account type counts: {'P2P_SEND': 5, 'AIRTIME_RECHARGE': 4, 'CASHOUT': 3, 'CASHIN': 5, 'MERCHANT': 1}
- IP/device reuse top: [('7152-0841', 22)]

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.