

Fraud Case Report — Cdbdf18585f4d
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Transaction

- txid: Tdbd20d4dc4
- account_id: 7780-5460 (grade=Low Risk)
- type: P2P_SEND
- status: declined
- amount: 540.31 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZW (home=AE)
- device_id: D7780000
- ip_address: 10.0.166.162

Decision

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

Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Suspicious
- Account avg amount (last 80): 164.73
- Velocity proxy (15): 15
- Account status counts: {'declined': 1, 'approved': 34, 'reversed': 2}
- Account type counts: {'P2P_SEND': 9, 'CASHIN': 9, 'CASHOUT': 4, 'MERCHPAY': 5, 'AIRTIME_RECHAR': 1}
- IP/device reuse top: [('7780-8117', 85), ('7780-5460', 27), ('7780-1817', 25)]

Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ($\geq 3x$).
- 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.