

Fraud Case Report — C236f3913af1f
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Transaction

- txn_id: T47a0e4bd23
- account_id: 7895-5792 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 672.6 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZW (home=US)
- device_id: D39922
- ip_address: 110.21.152.73

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 >= 672.6 USD
- Account avg amount (last 80): 146.06
- Velocity proxy (15): 15
- Account status counts: {'approved': 86, 'reversed': 1, 'declined': 6}
- Account type counts: {'P2P_SEND': 14, 'MERCHPAY': 16, 'DSTV_PAYMENT': 19, 'CASHIN': 16, 'CASHOUT': 16}
- IP/device reuse top: [('7895-5792', 1), ('7781-2673', 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.