

Fraud Case Report — Cfa701192145a
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Transaction

- txn_id: T0a6b758f3a
- account_id: 7787-4248 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 679.17 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D7787000
- ip_address: 10.0.136.133

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): 155.63
- Velocity proxy (15): 15
- Account status counts: {'approved': 98, 'declined': 7, 'reversed': 10, 'chargeback': 5}
- Account type counts: {'P2P_SEND': 17, 'CASHOUT': 16, 'AIRTIME_RECHARGE': 21, 'CASHIN': 24, 'DS'
- IP/device reuse top: [('7787-9366', 107), ('7787-4248', 93)]

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.