

Fraud Case Report — C717100549eae

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Transaction

- txn_id: Tb0e929aebb
- account_id: 7760-7673 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: chargeback
- amount: 259.8 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D7760000
- ip_address: 10.0.25.228

Decision

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

Evidence

- Risk level: CRITICAL (score=89)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Fraud-conf
- Account avg amount (last 80): 202.81
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'declined': 4, 'approved': 25}
- Account type counts: {'P2P_SEND': 7, 'MERCHPAY': 7, 'DSTV_PAYMENT': 5, 'CASHOUT': 5, 'AIRTIME
- IP/device reuse top: [('7760-7673', 24)]

Rationale

- Risk CRITICAL (score=89).
- 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.
- Chargeback observed (strong fraud confirmation signal).