

Fraud Case Report — Cf260313a5ab1
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Transaction

- txn_id: T42c5c4c824
- account_id: 7757-0366 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: reversed
- amount: 456.14 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D7757000
- ip_address: 20.29.94.6

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): 163.96
- Velocity proxy (15): 15
- Account status counts: {'reversed': 5, 'approved': 93, 'declined': 8, 'chargeback': 2}
- Account type counts: {'P2P_SEND': 14, 'CASHOUT': 22, 'MERCHPAY': 21, 'DSTV_PAYMENT': 23, 'CAS': 1}
- IP/device reuse top: [('7757-0366', 78), ('7757-5553', 76), ('7757-0650', 38), ('7757-8505', 8)]

Rationale

- Risk HIGH (score=74).
- 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.