Fraud Case Report — C83e41ff31fc0
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Transaction
- txn_id: Tec52e80a85
- account_id: 7750-2241 (grade=Medium-High Risk)
- type: P2P_SEND
- status: chargeback
- amount: 505.75 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: NG (home=ZW)
- device_id: D7750000
- ip_address: 10.0.24.207

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

Evidence
- Risk level: CRITICAL (score=101)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Fraud-confi
- Account avg amount (last 80): 159.08
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 109, 'reversed': 8, 'declined': 2}
- Account type counts: {'P2P_SEND': 20, 'CASHIN': 26, 'MERCHPAY': 26, 'CASHOUT': 14, 'DSTV_PAYMI
- IP/device reuse top: [('7750-2241', 92), ('7750-1946', 77), ('7750-7201', 16), ('7750-6709', 11), ('7750-063

Rationale
- Risk CRITICAL (score=101).
- 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.
- Chargeback observed (strong fraud confirmation signal).