Fraud Case Report — Cba36f0a00b29
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Transaction
- txn_id: T712459909
- account_id: 7731-9855 (grade=C)
- type: P2P_SEND
- status: approved
- amount: 227.33 USD
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D7731000
- ip_address: 10.0.155.21

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

Evidence
- Risk level: HIGH (score=62)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- Account avg amount (last 80): 177.43
- Velocity proxy (15): 15
- Account status counts: {'approved': 42, 'declined': 10, 'reversed': 3, 'chargeback': 2}
- Account type counts: {'P2P_SEND': 21, 'CASHOUT': 9, 'DSTV_PAYMENT': 10, 'CASHIN': 8, 'MERCHPA
- IP/device reuse top: [('7731-9855', 33)]

Rationale
- Risk HIGH (score=62).
- 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.