

Fraud Case Report — C76a62c384d68
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Transaction

- txn_id: T40f1e1c69c
- account_id: 7896-7253 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 751.95 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZW (home=AE)
- device_id: D7896000
- ip_address: 10.0.28.201

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 >= 751.95 USD
- Account avg amount (last 80): 166.52
- Velocity proxy (15): 15
- Account status counts: {'approved': 26, 'reversed': 2, 'declined': 2}
- Account type counts: {'P2P_SEND': 6, 'CASHIN': 4, 'DSTV_PAYMENT': 6, 'MERCHPAY': 5, 'CASHOUT': 1}
- IP/device reuse top: [('7896-7253', 23), ('7896-6494', 17), ('7896-7543', 16)]

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.