

Fraud Case Report — C8529bf60b1e4

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Transaction

- txn_id: Tc22c6dabaf
- account_id: 7787-9366 (grade=Medium-High Risk)
- type: P2P_SEND
- status: approved
- amount: 606.01 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D7787000
- ip_address: 10.0.59.112

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 >=
- Account avg amount (last 80): 176.55
- Velocity proxy (15): 15
- Account status counts: {'approved': 102, 'reversed': 9, 'chargeback': 3, 'declined': 6}
- Account type counts: {'P2P_SEND': 25, 'AIRTIME_RECHARGE': 26, 'MERCHPAY': 15, 'CASHIN': 21, 'C
- IP/device reuse top: [('7787-9366', 100), ('7787-4248', 94), ('7787-6955', 5), ('7156-8400', 1)]

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.