Fraud Case Report — C7d7aa12f967b
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Transaction
- txn_id: T353fe55286
- account_id: 7730-2003 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 724.55 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D45599
- ip_address: 10.0.14.147

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): 162.64
- Velocity proxy (15): 15
- Account status counts: {'approved': 90, 'chargeback': 2, 'declined': 9, 'reversed': 1}
- Account type counts: {'P2P_SEND': 16, 'CASHOUT': 19, 'MERCHPAY': 18, 'CASHIN': 11, 'DSTV_PAYMI
- IP/device reuse top: [('7730-2003', 1), ('7128-7366', 1), ('7803-4887', 1), ('7783-4842', 1), ('7166-4793', 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.