

Fraud Case Report — C6522029671e0
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Transaction

- txn_id: T8794be38c2
- account_id: 7735-6812 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: approved
- amount: 565.43 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D7735000
- ip_address: 10.0.119.138

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 >= 500
- Account avg amount (last 80): 231.23
- Velocity proxy (15): 15
- Account status counts: {'approved': 28, 'reversed': 1}
- Account type counts: {'P2P_SEND': 5, 'DSTV_PAYMENT': 4, 'AIRTIME_RECHARGE': 3, 'CASHOUT': 4, 'CASHIN': 1}
- IP/device reuse top: [('7735-3629', 62), ('7735-0079', 57), ('7735-7998', 55), ('7735-6812', 26)]

Rationale

- Risk HIGH (score=66).
- 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.