Fraud Case Report — C34e1c61cef29
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Transaction
- txn_id: T722993715
- account_id: 7182-7283 (grade=B)
- type: P2P_SEND
- status: declined
- amount: 48.95 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D75354
- ip_address: 10.0.137.75

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

Evidence
- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Suspicious
- Account avg amount (last 80): 157.02
- Velocity proxy (15): 15
- Account status counts: {'declined': 34, 'approved': 61, 'reversed': 2}
- Account type counts: {'P2P_SEND': 72, 'CASHIN': 5, 'AIRTIME_RECHARGE': 5, 'CASHOUT': 7, 'DSTV_
- IP/device reuse top: [('7182-7283', 7)]

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.