

Fraud Case Report — C68a2b73af78b
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Transaction

- txn_id: Tcec93ccbc2
- account_id: 7732-3229 (grade=Medium Risk)
- type: P2P_SEND
- status: approved
- amount: 416.51 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D7732000
- ip_address: 217.146.42.199

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 >= 400
- Account avg amount (last 80): 203.98
- Velocity proxy (15): 15
- Account status counts: {'approved': 51, 'declined': 3, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 12, 'MERCHPAY': 9, 'DSTV_PAYMENT': 12, 'CASHIN': 8, 'AIRTIME': 1}
- IP/device reuse top: [('7732-3229', 43), ('7732-4722', 38)]

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.