

Fraud Case Report — C00865440a23e
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Transaction

- txid: T2d5c03d4f9
- account_id: 7778-3698 (grade=Medium Risk)
- type: P2P_SEND
- status: approved
- amount: 605.92 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZW (home=AE)
- device_id: D7778000
- ip_address: 10.0.109.18

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 >= 605.92 USD
- Account avg amount (last 80): 160.79
- Velocity proxy (15): 15
- Account status counts: {'approved': 21, 'declined': 3, 'reversed': 1}
- Account type counts: {'P2P_SEND': 3, 'CASHOUT': 3, 'DSTV_PAYMENT': 5, 'MERCHPAY': 3, 'CASHIN': 1}
- IP/device reuse top: [('7778-2879', 77), ('7778-0525', 34), ('7778-2501', 31), ('7778-1116', 21), ('7778-3698', 18)]

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.