Fraud Case Report — C39efe5fc4f9b
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Transaction
- txn_id: Tc3b9030cff
- account_id: 7731-4835 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: approved
- amount: 401.17 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZW (home=AE)
- device_id: D7731000
- ip_address: 51.216.81.225

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): 201.07
- Velocity proxy (15): 15
- Account status counts: {'approved': 21}
- Account type counts: {'P2P_SEND': 5, 'MERCHPAY': 5, 'CASHIN': 4, 'AIRTIME_RECHARGE': 3, 'DSTV_
- IP/device reuse top: [('7731-1118', 30), ('7731-3348', 21), ('7731-4835', 15), ('7731-7716', 12), ('7731-172

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.