

Fraud Case Report — Cc8b3da01a249

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Transaction

- txn_id: T06aed460e8
- account_id: 7756-3268 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 576.79 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D7756000
- ip_address: 10.0.163.203

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): 140.99
- Velocity proxy (15): 15
- Account status counts: {'approved': 35, 'reversed': 4, 'declined': 3, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 3, 'MERCHPAY': 6, 'CASHIN': 15, 'CASHOUT': 9, 'AIRTIME_RECHA
- IP/device reuse top: [('7756-3268', 37)]

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.