

Fraud Case Report — Ce222adbd3c36
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Transaction

- txn_id: T4a1a8949a2
- account_id: 7756-0197 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 750.27 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZA (home=ZW)
- device_id: D93473
- ip_address: 10.0.80.27

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 >= 750.27 USD
- Account avg amount (last 80): 173.65
- Velocity proxy (15): 15
- Account status counts: {'approved': 20, 'chargeback': 1, 'declined': 2, 'reversed': 1}
- Account type counts: {'P2P_SEND': 4, 'MERCHPAY': 6, 'CASHIN': 5, 'DSTV_PAYMENT': 1, 'AIRTIME_R': 1}
- IP/device reuse top: [('7756-0197', 1), ('7755-0705', 1)]

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.