

Fraud Case Report — Cc645ea3e0f29
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Transaction

- txn_id: Te756f70492
- account_id: 7774-6210 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 501.93 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D7774000
- ip_address: 10.0.132.54

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 >= 500
- Account avg amount (last 80): 146.69
- Velocity proxy (15): 15
- Account status counts: {'approved': 65, 'reversed': 1, 'chargeback': 3, 'declined': 5}
- Account type counts: {'P2P_SEND': 10, 'MERCHPAY': 12, 'AIRTIME_RECHARGE': 13, 'CASHIN': 12, 'CASHOUT': 8}
- IP/device reuse top: [('7774-2458', 71), ('7774-6210', 51), ('7774-7189', 40), ('7774-6232', 38)]

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.