

Fraud Case Report — C2a2c689af24b
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Transaction

- txn_id: T4ef1799f5f
- account_id: 7152-0841 (grade=Medium-High Risk)
- type: P2P_SEND
- status: approved
- amount: 336.52 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D7152000
- ip_address: 10.0.112.131

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 >= 336.52
- Account avg amount (last 80): 180.5
- Velocity proxy (15): 15
- Account status counts: {'approved': 38, 'reversed': 2, 'declined': 2}
- Account type counts: {'P2P_SEND': 10, 'AIRTIME_RECHARGE': 7, 'CASHIN': 8, 'MERCHPAY': 7, 'CASHOUT': 5}
- IP/device reuse top: [('7152-0841', 32)]

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.