

Fraud Case Report — Cf5e56dea4585

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Transaction

- txn_id: T6622d639b7
- account_id: 7774-6232 (grade=Medium-High Risk)
- type: P2P_SEND
- status: approved
- amount: 762.28 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D7774000
- ip_address: 10.0.15.148

Decision

- Decision: ****BLOCK****
- Recommended action: High-confidence fraud: amount extremely above baseline

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): 115.34
- Velocity proxy (15): 15
- Account status counts: {'approved': 14, 'reversed': 1, 'chargeback': 1, 'declined': 1}
- Account type counts: {'P2P_SEND': 2, 'DSTV_PAYMENT': 5, 'AIRTIME_RECHARGE': 2, 'CASHIN': 4, 'O
- IP/device reuse top: [('7774-7189', 16), ('7774-6232', 12)]

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.