

Fraud Case Report — Cabca5b99e649

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Transaction

- txn_id: Tb46e484f7b
- account_id: 7884-2890 (grade=Medium-High Risk)
- type: P2P_SEND
- status: reversed
- amount: 73.09 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D28516
- ip_address: 10.0.39.160

Decision

- Decision: ****BLOCK****
- Recommended action: High-confidence fraud: CNP + geo mismatch + velocity

Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Suspicious
- Account avg amount (last 80): 155.28
- Velocity proxy (15): 15
- Account status counts: {'reversed': 5, 'approved': 105, 'chargeback': 1, 'declined': 9}
- Account type counts: {'P2P_SEND': 26, 'DSTV_PAYMENT': 18, 'MERCHPAY': 26, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7884-2890', 1), ('7106-7863', 1)]

Rationale

- Risk HIGH (score=62).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.