

Fraud Case Report — Cc0e0ab004f24

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Transaction

- txn_id: T54417fb56c
- account_id: 7784-3655 (grade=Low Risk)
- type: P2P_SEND
- status: declined
- amount: 466.15 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D7784000
- ip_address: 133.31.32.173

Decision

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

Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Suspicious
- Account avg amount (last 80): 209.69
- Velocity proxy (15): 15
- Account status counts: {'declined': 5, 'approved': 33, 'chargeback': 1, 'reversed': 1}
- Account type counts: {'P2P_SEND': 8, 'CASHOUT': 11, 'DSTV_PAYMENT': 8, 'CASHIN': 6, 'MERCHPAY': 1}
- IP/device reuse top: [('7784-3594', 32), ('7784-2168', 29), ('7784-3655', 28)]

Rationale

- Risk HIGH (score=74).
- 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.