

Fraud Case Report — C82361d657449

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Transaction

- txn_id: Td6c682bfa5
- account_id: 7788-4493 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: declined
- amount: 799.14 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZA (home=ZW)
- device_id: D7788000
- ip_address: 192.143.104.196

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): 173.83
- Velocity proxy (15): 15
- Account status counts: {'declined': 8, 'approved': 88, 'chargeback': 2, 'reversed': 11}
- Account type counts: {'P2P_SEND': 21, 'DSTV_PAYMENT': 19, 'AIRTIME_RECHARGE': 13, 'CASHOUT': 1}
- IP/device reuse top: [('7788-4493', 85), ('7788-0293', 79), ('7788-0502', 35), ('7788-2659', 1)]

Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ($\geq 3x$).
- 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.