Fraud Case Report — C5f103a26b0ba
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Transaction
- txn_id: T148131992
- account_id: 7182-7283 (grade=B)
- type: P2P_SEND
- status: declined
- amount: 127.82 USD
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D7182000
- ip_address: 10.0.23.214

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): 144.89
- Velocity proxy (15): 15
- Account status counts: {'declined': 20, 'approved': 35}
- Account type counts: {'P2P_SEND': 42, 'MERCHPAY': 3, 'AIRTIME_RECHARGE': 4, 'CASHOUT': 2, 'DS
- IP/device reuse top: [('7182-7283', 50)]

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.
- IP/device reuse pattern across multiple accounts is suspicious.