

Fraud Case Report — C53be07cc863d
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Transaction

- txn_id: Tb96351eac1
- account_id: 7778-2501 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: approved
- amount: 675.4 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D94471
- ip_address: 236.58.136.169

Decision

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

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): 150.26
- Velocity proxy (15): 15
- Account status counts: {'approved': 61, 'reversed': 6, 'declined': 1, 'chargeback': 2}
- Account type counts: {'P2P_SEND': 10, 'AIRTIME_RECHARGE': 13, 'CASHOUT': 16, 'CASHIN': 13, 'ME
- IP/device reuse top: [('7778-2501', 1)]

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.