

Fraud Case Report — Cccfe610cc9ed

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Transaction

- txn_id: T6fd5e59a06
- account_id: 7789-3967 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: approved
- amount: 684.23 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZW (home=US)
- device_id: D78509
- ip_address: 10.0.70.60

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): 129.5
- Velocity proxy (15): 15
- Account status counts: {'approved': 69, 'declined': 7, 'chargeback': 2, 'reversed': 4}
- Account type counts: {'P2P_SEND': 8, 'MERCHPAY': 12, 'CASHOUT': 11, 'AIRTIME_RECHARGE': 16, 'I
- IP/device reuse top: [('7789-3967', 1), ('7121-6178', 1), ('7755-2173', 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.