

Fraud Case Report — C0e52eb8eeecc
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Transaction

- txن_id: T79c51f8879
- account_id: 7789-3967 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: approved
- amount: 555.02 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZW (home=US)
- device_id: D91718
- ip_address: 10.0.86.115

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 >= 500
- Account avg amount (last 80): 156.7
- Velocity proxy (15): 15
- Account status counts: {'approved': 98, 'declined': 11, 'reversed': 9, 'chargeback': 2}
- Account type counts: {'P2P_SEND': 16, 'DSTV_PAYMENT': 20, 'CASHOUT': 23, 'MERCHPAY': 18, 'CASHIN': 15}
- IP/device reuse top: [('7789-3967', 1), ('7181-1933', 1), ('7773-9401', 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.