

Fraud Case Report — C11b30849de71
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Transaction

- txid: T2f3438cf92
- account_id: 7772-5881 (grade=Low Risk)
- type: P2P_SEND
- status: declined
- amount: 512.2 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZA (home=ZW)
- device_id: D22029
- ip_address: 10.0.10.224

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): 179.27
- Velocity proxy (15): 15
- Account status counts: {'declined': 4, 'approved': 35, 'reversed': 4}
- Account type counts: {'P2P_SEND': 10, 'MERCHPAY': 11, 'CASHIN': 6, 'CASHOUT': 6, 'DSTV_PAYMEN': 1}
- IP/device reuse top: [('7772-5881', 1)]

Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.