Fraud Case Report — C76a15836d25f
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Transaction
- txn_id: Td9c38fb44d
- account_id: 7724-5344 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: approved
- amount: 527.54 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZA (home=ZW)
- device_id: D7724000
- ip_address: 10.0.12.68

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): 157.77
- Velocity proxy (15): 15
- Account status counts: {'approved': 103, 'reversed': 4, 'declined': 8, 'chargeback': 4}
- Account type counts: {'P2P_SEND': 22, 'CASHIN': 25, 'CASHOUT': 18, 'AIRTIME_RECHARGE': 18, 'ME
- IP/device reuse top: [('7724-5344', 90), ('7724-4151', 71), ('7724-8287', 12), ('7724-9139', 10), ('7724-119

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