

Fraud Case Report — C68bc61c8d5ce
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Transaction

- txid: T6134b34d71
- account_id: 7175-5516 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: approved
- amount: 444.46 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D26871
- ip_address: 82.211.48.229

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 >= 400
- Account avg amount (last 80): 175.48
- Velocity proxy (15): 15
- Account status counts: {'approved': 87, 'declined': 6, 'chargeback': 2, 'reversed': 2}
- Account type counts: {'P2P_SEND': 19, 'CASHIN': 15, 'CASHOUT': 14, 'MERCHPAY': 21, 'DSTV_PAYM': 10}
- IP/device reuse top: [('7175-5516', 1)]

Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.