

Fraud Case Report — C6c08caeacfb
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Transaction

- txn_id: T42707fa268
- account_id: 7738-3120 (grade=Low Risk)
- type: P2P_SEND
- status: approved
- amount: 797.87 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D7738000
- ip_address: 168.60.79.137

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 >= 797.87 USD
- Account avg amount (last 80): 176.75
- Velocity proxy (15): 15
- Account status counts: {'approved': 98, 'declined': 5, 'reversed': 3, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 18, 'AIRTIME_RECHARGE': 22, 'CASHIN': 24, 'CASHOUT': 12, 'M...
- IP/device reuse top: [('7738-5712', 76), ('7738-3120', 75), ('7738-6419', 29), ('7738-3345', 13), ('7738-945...

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.