

Fraud Case Report — C29a298f0d2c9
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Transaction

- txn_id: Ta815a574fe
- account_id: 7716-8355 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: approved
- amount: 373.52 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZW (home=US)
- device_id: D7716000
- ip_address: 10.0.135.85

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 >= 373.52
- Account avg amount (last 80): 153.54
- Velocity proxy (15): 15
- Account status counts: {'approved': 109, 'declined': 5, 'reversed': 5, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 19, 'CASHIN': 22, 'MERCHPAY': 25, 'CASHOUT': 24, 'AIRTIME_RECV': 10, 'REFUND': 5}
- IP/device reuse top: [('7716-8355', 104), ('7716-4784', 96)]

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