

Fraud Case Report — C0bc970b0baf
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Transaction

- txn_id: T5000228545
- account_id: 7717-5951 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: approved
- amount: 531.04 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D88054
- ip_address: 10.0.91.18

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 >= 500 USD
- Account avg amount (last 80): 139.47
- Velocity proxy (15): 15
- Account status counts: {'approved': 78, 'reversed': 4, 'declined': 4}
- Account type counts: {'P2P_SEND': 13, 'DSTV_PAYMENT': 14, 'CASHOUT': 14, 'AIRTIME_RECHARGE': 14}
- IP/device reuse top: [('7717-5951', 1), ('7770-4370', 1)]

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.