Fraud Case Report — C5715dd5fa5c7
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Transaction
- txn_id: T17c3702ad4
- account_id: 7763-7217 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: approved
- amount: 584.31 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D7763000
- ip_address: 210.214.107.141

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): 162.6
- Velocity proxy (15): 15
- Account status counts: {'approved': 78, 'declined': 5, 'reversed': 2}
- Account type counts: {'P2P_SEND': 17, 'AIRTIME_RECHARGE': 19, 'MERCHPAY': 8, 'DSTV_PAYMENT
- IP/device reuse top: [('7763-7217', 63), ('7763-5211', 45), ('7763-7936', 32), ('7763-6683', 31), ('7763-281

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.