

Fraud Case Report — Ccbc6b56d0460
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Transaction

- txn_id: T7ce5d1df8b
- account_id: 7774-6210 (grade=Low Risk)
- type: P2P_SEND
- status: declined
- amount: 540.37 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: NG (home=ZW)
- device_id: D83639
- ip_address: 10.0.197.95

Decision

- Decision: ****BLOCK****
- Recommended action: High-confidence fraud: CNP + geo mismatch + velocity

Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Suspicious
- Account avg amount (last 80): 148.25
- Velocity proxy (15): 15
- Account status counts: {'declined': 5, 'approved': 39, 'chargeback': 2}
- Account type counts: {'P2P_SEND': 6, 'CASHOUT': 8, 'CASHIN': 7, 'AIRTIME_RECHARGE': 10, 'MERCHANT': 1}
- IP/device reuse top: [('7774-6210', 1)]

Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.