

Fraud Case Report — Cb4af3b508e64
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Transaction

- txn_id: Tc24cbc8e3
- account_id: 7172-9741 (grade=Medium Risk)
- type: P2P_SEND
- status: approved
- amount: 398.28 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZW (home=AE)
- device_id: D7172000
- ip_address: 10.0.133.68

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 >= 300 USD
- Account avg amount (last 80): 125.97
- Velocity proxy (15): 15
- Account status counts: {'approved': 97, 'declined': 11, 'reversed': 5, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 16, 'AIRTIME_RECHARGE': 18, 'MERCHPAY': 18, 'CASHIN': 22, 'CASHOUT': 10}
- IP/device reuse top: [('7172-9741', 82)]

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.