Fraud Case Report — Cdcd2a0b551a1
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Transaction
- txn_id: Tfcfdc94075
- account_id: 7857-3892 (grade=Medium Risk)
- type: P2P_SEND
- status: approved
- amount: 364.75 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D7857000
- ip_address: 10.0.145.14

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): 146.85
- Velocity proxy (15): 15
- Account status counts: {'approved': 77, 'reversed': 2, 'chargeback': 1, 'declined': 4}
- Account type counts: {'P2P_SEND': 10, 'AIRTIME_RECHARGE': 15, 'DSTV_PAYMENT': 21, 'MERCHPA
- IP/device reuse top: [('7857-3892', 67)]

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.