

Fraud Case Report — Cd134a2dee323
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Transaction

- txn_id: T863ac4990b
- account_id: 7717-5951 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: approved
- amount: 616.86 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D7717000
- ip_address: 10.0.47.166

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 >= 616.86 USD
- Account avg amount (last 80): 185.21
- Velocity proxy (15): 15
- Account status counts: {'approved': 107, 'chargeback': 2, 'reversed': 5, 'declined': 6}
- Account type counts: {'P2P_SEND': 19, 'AIRTIME_RECHARGE': 25, 'CASHIN': 14, 'DSTV_PAYMENT': 1, 'TOPUP': 1, 'TRANSFER': 1}
- IP/device reuse top: [('7717-5951', 117), ('7717-9221', 15), ('7717-8646', 14), ('7717-7409', 13), ('7717-0123', 10), ('7717-4567', 8), ('7717-3214', 7), ('7717-9876', 6), ('7717-5432', 5), ('7717-2312', 4), ('7717-1234', 3), ('7717-0987', 2), ('7717-7654', 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.
- IP/device reuse pattern across multiple accounts is suspicious.