Fraud Case Report — C4a9d2d96295a
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Transaction
- txn_id: T630942310
- account_id: 7776-3911 (grade=D)
- type: P2P_SEND
- status: declined
- amount: 21.83 ZAR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D7776000
- ip_address: 10.0.46.132

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

Evidence
- Risk level: HIGH (score=77)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- Account avg amount (last 80): 145.83
- Velocity proxy (15): 15
- Account status counts: {'declined': 18, 'approved': 41, 'reversed': 2}
- Account type counts: {'P2P_SEND': 36, 'CASHOUT': 6, 'DSTV_PAYMENT': 7, 'CASHIN': 3, 'AIRTIME_RI
- IP/device reuse top: [('7776-3911', 56)]

Rationale
- Risk HIGH (score=77).
- 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.