

Fraud Case Report — C08d7feee15e9
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Transaction

- txn_id: T309243088
- account_id: 7728-8431 (grade=B)
- type: P2P_SEND
- status: declined
- amount: 74.11 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D7728000
- ip_address: 10.0.194.48

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Suspicious
- Account avg amount (last 80): 182.3
- Velocity proxy (15): 15
- Account status counts: {'declined': 6, 'approved': 11, 'reversed': 1, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 9, 'CASHIN': 3, 'CASHOUT': 2, 'DSTV_PAYMENT': 1, 'MERCHANTPAY': 1}
- IP/device reuse top: [('7728-0284', 23), ('7728-8431', 16)]

Rationale

- Risk HIGH (score=62).
- 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.