

Fraud Case Report — C37c4da9d0108

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Transaction

- txn_id: T190762159
- account_id: 7777-1484 (grade=B)
- type: P2P_SEND
- status: declined
- amount: 208.94 USD
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D7777000
- ip_address: 10.0.89.6

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): 158.48
- Velocity proxy (15): 15
- Account status counts: {'declined': 8, 'approved': 16}
- Account type counts: {'P2P_SEND': 16, 'CASHOUT': 3, 'AIRTIME_RECHARGE': 2, 'CASHIN': 2, 'MERCHANT': 1}
- IP/device reuse top: [('7777-1484', 20)]

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.