

Fraud Case Report — Ce381019c300f

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Transaction

- txn_id: T714955865
- account_id: 7771-5819 (grade=B)
- type: P2P_SEND
- status: declined
- amount: 45.83 USD
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D7771000
- ip_address: 10.0.144.191

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): 175.07
- Velocity proxy (15): 15
- Account status counts: {'declined': 7, 'approved': 33, 'reversed': 3, 'chargeback': 3}
- Account type counts: {'P2P_SEND': 12, 'DSTV_PAYMENT': 4, 'CASHOUT': 6, 'MERCHPAY': 10, 'AIRTIM'} (partial)
- IP/device reuse top: [('7771-3631', 46), ('7771-5819', 40)]

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.