

Fraud Case Report — C6673c06e5d38

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Transaction

- txn_id: T403981031
- account_id: 7778-8232 (grade=A)
- type: P2P_SEND
- status: declined
- amount: 581.2 ZAR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D7778000
- ip_address: 10.0.81.177

Decision

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

Evidence

- Risk level: HIGH (score=69)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Suspicious
- Account avg amount (last 80): 195.5
- Velocity proxy (15): 15
- Account status counts: {'declined': 2, 'approved': 14, 'reversed': 1, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 6, 'DSTV_PAYMENT': 2, 'MERCHPAY': 3, 'CASHOUT': 1, 'CASHIN': 1}
- IP/device reuse top: [('7778-8232', 12)]

Rationale

- Risk HIGH (score=69).
- 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.