

Fraud Case Report — C896c163336ce
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Transaction

- txn_id: T843128057
- account_id: 7773-1323 (grade=B)
- type: P2P_SEND
- status: declined
- amount: 106.23 ZAR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D7773000
- ip_address: 150.195.96.123

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): 158.57
- Velocity proxy (15): 15
- Account status counts: {'declined': 25, 'approved': 45, 'reversed': 2}
- Account type counts: {'P2P_SEND': 56, 'CASHIN': 4, 'MERCHPAY': 3, 'DSTV_PAYMENT': 3, 'CASHOUT': 1}
- IP/device reuse top: [('7773-1323', 68), ('7773-7421', 53)]

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.