

Fraud Case Report — Caa93434a8f25
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Transaction

- txn_id: T466058058
- account_id: 7750-4310 (grade=C)
- type: P2P_SEND
- status: declined
- amount: 225.62 EUR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D78133
- ip_address: 10.0.10.60

Decision

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

Evidence

- Risk level: HIGH (score=70)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 181.78
- Velocity proxy (15): 15
- Account status counts: {'declined': 13, 'approved': 27, 'chargeback': 2, 'reversed': 1}
- Account type counts: {'P2P_SEND': 24, 'CASHOUT': 5, 'CASHIN': 5, 'DSTV_PAYMENT': 3, 'AIRTIME_PAYMENT': 1}
- IP/device reuse top: [('7750-4310', 6)]

Rationale

- Risk HIGH (score=70).
- 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.