Fraud Case Report — Cb0375eef90ab
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Transaction
- txn_id: T893932993
- account_id: 7771-3631 (grade=D)
- type: P2P_SEND
- status: declined
- amount: 121.81 EUR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D7771000
- ip_address: 10.0.10.98

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

Evidence
- Risk level: HIGH (score=77)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- Account avg amount (last 80): 145.12
- Velocity proxy (15): 15
- Account status counts: {'declined': 12, 'approved': 20, 'reversed': 2, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 14, 'CASHOUT': 2, 'MERCHPAY': 10, 'CASHIN': 3, 'AIRTIME_RECH
- IP/device reuse top: [('7771-3631', 30), ('7771-5819', 19)]

Rationale
- Risk HIGH (score=77).
- 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.