

Fraud Case Report — C39066cf795c5

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Transaction

- txn_id: T578254638
- account_id: 7732-7151 (grade=C)
- type: P2P_SEND
- status: approved
- amount: 232.42 EUR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D59365
- ip_address: 10.0.177.213

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 188.07
- Velocity proxy (15): 15
- Account status counts: {'approved': 40, 'declined': 21, 'chargeback': 1, 'reversed': 1}
- Account type counts: {'P2P_SEND': 37, 'AIRTIME_RECHARGE': 4, 'MERCHPAY': 6, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7732-7151', 11)]

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.