# Fraud Case Report — C50b01b70d20c
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## Transaction
- txn_id: T404214010
- account_id: 7721-8040 (grade=C)
- type: P2P_SEND
- status: approved
- amount: 209.22 EUR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D49576
- ip_address: 10.0.186.231

## 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 typ
- Account avg amount (last 80): 128.79
- Velocity proxy (15): 15
- Account status counts: {'approved': 49, 'declined': 22, 'reversed': 1}
- Account type counts: {'P2P_SEND': 37, 'AIRTIME_RECHARGE': 9, 'CASHOUT': 5, 'CASHIN': 5, 'MERCH
- IP/device reuse top: [('7721-8040', 5)]

## 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.