

Fraud Case Report — C04e1502735a0

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Transaction

- txn_id: T716732683
- account_id: 7788-3580 (grade=D)
- type: P2P_SEND
- status: declined
- amount: 179.56 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D7788000
- ip_address: 149.15.95.130

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 type
- Account avg amount (last 80): 167.14
- Velocity proxy (15): 15
- Account status counts: {'declined': 9, 'approved': 17, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 20, 'CASHOUT': 3, 'MERCHPAY': 1, 'AIRTIME_RECHARGE': 1, 'CASHOUT_RECHARGE': 1}
- IP/device reuse top: [('7788-3580', 25)]

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.