

Fraud Case Report — C974495348091
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Transaction

- txn_id: T336950494
- account_id: 7776-3911 (grade=D)
- type: P2P_SEND
- status: approved
- amount: 141.6 ZAR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: NG (home=ZW)
- device_id: D7776000
- ip_address: 21.40.100.135

Decision

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

Evidence

- Risk level: HIGH (score=69)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 170.08
- Velocity proxy (15): 15
- Account status counts: {'approved': 67, 'reversed': 3, 'declined': 21}
- Account type counts: {'P2P_SEND': 47, 'CASHIN': 7, 'CASHOUT': 11, 'DSTV_PAYMENT': 9, 'AIRTIME_P...': 1}
- IP/device reuse top: [('7776-3911', 78)]

Rationale

- Risk HIGH (score=69).
- 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.