

Fraud Case Report — C467e361322ed

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Transaction

- txn_id: T812081313
- account_id: 7771-3631 (grade=D)
- type: P2P_SEND
- status: approved
- amount: 156.55 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=69)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 145.44
- Velocity proxy (15): 15
- Account status counts: {'approved': 21, 'declined': 12, 'reversed': 2, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 15, 'CASHOUT': 2, 'MERCHPAY': 10, 'CASHIN': 3, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7771-3631', 31), ('7771-5819', 19)]

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.