Fraud Case Report — C33fc9570c9bc
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Transaction
- txn_id: T324606248
- account_id: 7190-0852 (grade=C)
- type: P2P_SEND
- status: approved
- amount: 111.54 ZAR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D7190000
- ip_address: 72.90.83.235

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): 172.47
- Velocity proxy (15): 15
- Account status counts: {'approved': 66, 'declined': 34, 'reversed': 3, 'chargeback': 2}
- Account type counts: {'P2P_SEND': 68, 'AIRTIME_RECHARGE': 6, 'MERCHPAY': 8, 'CASHIN': 7, 'DSTV
- IP/device reuse top: [('7190-0852', 48)]

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.