

Fraud Case Report — C763230a18ad8
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Transaction

- txn_id: T394161090
- account_id: 7724-5013 (grade=D)
- type: P2P_SEND
- status: approved
- amount: 224.79 USD
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D7724000
- ip_address: 64.176.93.213

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): 145.26
- Velocity proxy (15): 15
- Account status counts: {'approved': 30, 'declined': 17}
- Account type counts: {'P2P_SEND': 32, 'MERCHPAY': 1, 'AIRTIME_RECHARGE': 4, 'CASHIN': 5, 'CASHOUT': 1}
- IP/device reuse top: [('7724-5013', 41), ('7724-1167', 21)]

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.