

Fraud Case Report — Ccd578fcaaf02

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Transaction

- txn_id: T683184993
- account_id: 7731-9855 (grade=C)
- type: P2P_SEND
- status: approved
- amount: 52.77 ZAR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: KE (home=ZW)
- device_id: D14894
- ip_address: 10.0.147.190

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 type
- Account avg amount (last 80): 145.94
- Velocity proxy (15): 15
- Account status counts: {'approved': 17, 'declined': 5, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 7, 'DSTV_PAYMENT': 5, 'CASHIN': 4, 'AIRTIME_RECHARGE': 2, 'MISCELLANEOUS': 1}
- IP/device reuse top: [('7731-9855', 6)]

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.