

Fraud Case Report — C2208ab40096e
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Transaction

- txn_id: T423563459
- account_id: 7724-1167 (grade=B)
- type: P2P_SEND
- status: declined
- amount: 225.72 ZAR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: KE (home=ZW)
- device_id: D7724000
- ip_address: 202.172.76.66

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Suspicious
- Account avg amount (last 80): 189.9
- Velocity proxy (15): 15
- Account status counts: {'declined': 4, 'approved': 11, 'reversed': 1, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 10, 'MERCHPAY': 1, 'AIRTIME_RECHARGE': 1, 'CASHOUT': 2, 'CA'}
- IP/device reuse top: [('7724-5013', 24), ('7724-1167', 10)]

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.