

Fraud Case Report — Ca4a397ffa3e3
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Transaction

- txn_id: T104685430
- account_id: 7788-3580 (grade=D)
- type: P2P_SEND
- status: approved
- amount: 230.64 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: NG (home=ZW)
- device_id: D7788000
- ip_address: 10.0.102.148

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): 180.95
- Velocity proxy (15): 15
- Account status counts: {'approved': 61, 'declined': 21, 'reversed': 3, 'chargeback': 2}
- Account type counts: {'P2P_SEND': 46, 'AIRTIME_RECHARGE': 10, 'CASHOUT': 8, 'CASHIN': 7, 'MERCANTILE': 1}
- IP/device reuse top: [('7788-3580', 76)]

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.