

Fraud Case Report — C4618ab12b139

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Transaction

- txn_id: T904825625
- account_id: 7713-4195 (grade=B)
- type: P2P_SEND
- status: declined
- amount: 112.61 USD
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D7713000
- ip_address: 10.0.110.49

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): 136.3
- Velocity proxy (15): 15
- Account status counts: {'declined': 42, 'approved': 63, 'chargeback': 3, 'reversed': 2}
- Account type counts: {'P2P_SEND': 69, 'CASHOUT': 8, 'MERCHPAY': 9, 'DSTV_PAYMENT': 6, 'CASHIN': 1}
- IP/device reuse top: [('7713-4195', 71), ('7713-8491', 39)]

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.