

Fraud Case Report — C58ae4e38c5b1
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Transaction

- txn_id: T131575020
- account_id: 7729-4465 (grade=D)
- type: P2P_SEND
- status: approved
- amount: 169.75 ZAR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: KE (home=ZW)
- device_id: D7729000
- ip_address: 86.177.161.16

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): 158.09
- Velocity proxy (15): 15
- Account status counts: {'approved': 53, 'declined': 20}
- Account type counts: {'P2P_SEND': 41, 'AIRTIME_RECHARGE': 5, 'CASHOUT': 6, 'MERCHPAY': 7, 'CARD_PAYMENT': 1}
- IP/device reuse top: [('7729-4643', 56), ('7729-4465', 53), ('7729-0326', 22)]

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.