

# Fraud Case Report — C500cf503125c  
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## Transaction

- txn\_id: T863457242
- account\_id: 7726-0888 (grade=C)
- type: P2P\_SEND
- status: approved
- amount: 145.66 ZAR
- merchant: Airtime Vendor (mcc=4814)
- channel: card\_not\_present
- country: AE (home=ZW)
- device\_id: D41043
- ip\_address: 87.215.218.60

## 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): 134.85
- Velocity proxy (15): 15
- Account status counts: {'approved': 73, 'declined': 25, 'reversed': 1, 'chargeback': 1}
- Account type counts: {'P2P\_SEND': 69, 'AIRTIME\_RECHARGE': 9, 'DSTV\_PAYMENT': 3, 'MERCHANTPAY': 1}
- IP/device reuse top: [('7726-0888', 4)]

## 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.