Fraud Case Report — C908e4d796ccd
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Transaction
- txn_id: T396306644
- account_id: 7160-4031 (grade=C)
- type: P2P_SEND
- status: approved
- amount: 143.19 ZAR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D59229
- ip_address: 236.68.70.14

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 typ
- Account avg amount (last 80): 180.61
- Velocity proxy (15): 15
- Account status counts: {'approved': 41, 'declined': 17, 'chargeback': 2, 'reversed': 2}
- Account type counts: {'P2P_SEND': 35, 'MERCHPAY': 6, 'AIRTIME_RECHARGE': 3, 'DSTV_PAYMENT'
- IP/device reuse top: [('7160-4031', 7)]

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.