

Fraud Case Report — C7250122e1557
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Transaction

- txn_id: T248168756
- account_id: 7784-1328 (grade=B)
- type: P2P_SEND
- status: declined
- amount: 30.59 ZAR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D26071
- ip_address: 10.0.114.153

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): 205.76
- Velocity proxy (15): 15
- Account status counts: {'declined': 17, 'approved': 28, 'reversed': 3, 'chargeback': 2}
- Account type counts: {'P2P_SEND': 27, 'AIRTIME_RECHARGE': 6, 'CASHIN': 3, 'MERCHPAY': 10, 'CAS'}
- IP/device reuse top: [('7784-1328', 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.