

Fraud Case Report — C3821a7851109

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Transaction

- txn_id: T528237680
- account_id: 7777-1484 (grade=B)
- type: P2P_SEND
- status: declined
- amount: 175.49 ZAR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D7777000
- ip_address: 209.83.142.47

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): 146.09
- Velocity proxy (15): 15
- Account status counts: {'declined': 14, 'approved': 20, 'reversed': 1}
- Account type counts: {'P2P_SEND': 22, 'CASHOUT': 4, 'MERCHPAY': 4, 'DSTV_PAYMENT': 1, 'AIRTIME': 1}
- IP/device reuse top: [('7777-1484', 31)]

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.