

Fraud Case Report — C501cc99caae3
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Transaction

- txn_id: T694699707
- account_id: 7190-0852 (grade=C)
- type: P2P_SEND
- status: approved
- amount: 117.44 EUR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D20222
- ip_address: 225.103.138.46

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): 152.6
- Velocity proxy (15): 15
- Account status counts: {'approved': 74, 'declined': 38, 'reversed': 3, 'chargeback': 2}
- Account type counts: {'P2P_SEND': 79, 'MERCHPAY': 9, 'AIRTIME_RECHARGE': 6, 'CASHIN': 7, 'DSTV': 1}
- IP/device reuse top: [('7190-0852', 2)]

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.