

Fraud Case Report — C5b2dab8561dc
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Transaction

- txn_id: T205674249
- account_id: 7785-2349 (grade=B)
- type: P2P_SEND
- status: reversed
- amount: 782.47 ZAR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D7785000
- ip_address: 10.0.93.71

Decision

- Decision: **BLOCK**
- Recommended action: High-confidence fraud: CNP + geo mismatch + velocity

Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Suspicious
- Account avg amount (last 80): 200.35
- Velocity proxy (15): 15
- Account status counts: {'reversed': 4, 'approved': 38, 'declined': 9, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 31, 'CASHOUT': 10, 'CASHIN': 4, 'MERCHPAY': 3, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7785-2349', 44), ('7785-7700', 20)]

Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ($\geq 3x$).
- 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.