Fraud Case Report — C14f64f4bdf46
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Transaction
- txn_id: T159036700
- account_id: 7782-6598 (grade=C)
- type: P2P_SEND
- status: declined
- amount: 238.6 USD
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D7782000
- ip_address: 10.0.136.53

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

Evidence
- Risk level: HIGH (score=70)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- Account avg amount (last 80): 187.8
- Velocity proxy (15): 15
- Account status counts: {'declined': 6, 'approved': 17}
- Account type counts: {'P2P_SEND': 15, 'CASHOUT': 2, 'AIRTIME_RECHARGE': 4, 'DSTV_PAYMENT': 1
- IP/device reuse top: [('7782-6598', 22)]

Rationale
- Risk HIGH (score=70).
- 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.