

Fraud Case Report — Cb16ffd28340
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Transaction

- txn_id: T532251817
- account_id: 7713-4195 (grade=B)
- type: P2P_SEND
- status: declined
- amount: 231.65 ZAR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D25794
- ip_address: 10.0.105.194

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): 128.8
- Velocity proxy (15): 15
- Account status counts: {'declined': 28, 'approved': 47, 'chargeback': 3, 'reversed': 2}
- Account type counts: {'P2P_SEND': 45, 'DSTV_PAYMENT': 5, 'CASHIN': 6, 'AIRTIME_RECHARGE': 12, 'TOPUP': 10}
- IP/device reuse top: [('7713-4195', 15)]

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.