

Fraud Case Report — C991808807430
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Transaction

- txn_id: T939065721
- account_id: 7855-8748 (grade=B)
- type: P2P_SEND
- status: declined
- amount: 173.44 EUR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D7855000
- ip_address: 10.0.51.219

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): 177.33
- Velocity proxy (15): 15
- Account status counts: {'declined': 18, 'approved': 40, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 42, 'MERCHPAY': 7, 'CASHOUT': 2, 'DSTV_PAYMENT': 2, 'AIRTIME': 1}
- IP/device reuse top: [('7855-8748', 57)]

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.