

Fraud Case Report — C1a4f9ef05d35

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Transaction

- txn_id: T430210283
- account_id: 7785-7700 (grade=D)
- type: P2P_SEND
- status: declined
- amount: 58.51 ZAR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D7785000
- ip_address: 10.0.185.225

Decision

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

Evidence

- Risk level: HIGH (score=77)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- Account avg amount (last 80): 186.48
- Velocity proxy (15): 15
- Account status counts: {'declined': 10, 'approved': 42, 'reversed': 1, 'chargeback': 1}
- Account type counts: {'P2P_SEND': 19, 'CASHOUT': 10, 'MERCHPAY': 8, 'AIRTIME_RECHARGE': 11, 'CASHIN': 1}
- IP/device reuse top: [('7785-2349', 64), ('7785-7700', 33)]

Rationale

- Risk HIGH (score=77).
- 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.